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San Francisco

Commercial Club



HISTORY BY-LAWS ROSTER

*Organized 1851 as San Francisco Committee of Vigilance
Re-organized 1887 as San Francisco Merchants Club
Incorporated 1910 as San Francisco Commercial Club*

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PHOTO COURTESY OF GEORGE L. BANDY

Flames billowing from Merchants Club quarters during Great Fire of 1906.
Building located on southeast corner of California and Sanson Streets.

oreword

ON JANUARY 8, 1947, in a letter addressed to the Club president, and which was later supplemented by a memorandum, member Paul A. Sinsheimer wrote to this effect:

"It has occurred to me, and I am sure to many others, that in this period of the California Centennial it might be an appropriate time for the Commercial Club to have prepared a history of its own organization and activities.

"I am persuaded to this thought as efforts are being made at this time throughout the state to bring into focus the historical activities of those organizations that have contributed to the strength and well-being of the community. As the Commercial Club has had a very important role in the business and civic life of San Francisco and as it has been one of the leaders in promoting the national welfare, I submit for your consideration the suggestion that these facts be formally recorded in historical form.

"I have in mind particularly the antecedent groups, then the pioneers who formulated the Club, and those who carried it forward successfully through the years. I think it will be found that the Club has taken the lead in sponsoring receptions to visiting statesmen and diplomats of foreign nations, in honoring military and naval men of importance, in supporting all matters of American national dignity and defense, and in making itself a focal point for the country in behalf of international goodwill. It has occupied a very conspicuous place in promoting American shipping as vital to the commercial welfare and defense of the nation and has also fostered the cultural development of San Francisco.

"There are still men available who can tell of the early beginnings, but time runs apace and many of the matters which can now be reduced to entertaining historical facts will in a few years be lost into legend.

"I am submitting this merely as a matter of interest, purely for your consideration, to determine whether you and your

associates on the Board deem it of sufficient significance to be developed further."

Others had been persuaded to Mr. Sinsheimer's thought. A combination history, by-laws, and roster had been proposed sixteen years earlier, in 1931, and had reached the dummy and quotation stage; but its production was deferred because of the tightening financial condition of the Club and of business generally. The project was revived in the fall of 1945, following the end of World War II, and preparation of a manuscript was started at that time. Mr. Sinsheimer's letter, however, was the chief instrumentality in precipitating formal authorization by the Club directors of the complete undertaking, including by-laws and roster.

The by-laws have been re-written to incorporate long-needed revisions recommended by Leslie Houdlette in the light of his twenty years experience as executive secretary-manager of the Club. The roster of officers and members is removable so that it may be replaced annually without the expense of re-printing the history and by-laws every year.

Brief contemporaneous sketches of San Francisco have been integrated with the history in an endeavor to provide settings that will, it is hoped, add interest and understanding to the recounting of the life of the Club. Facts on the earliest years of the predecessor Merchants Club are extremely meagre, all records having been destroyed in the fire and earthquake of 1906 and there being no man living who was a member at the time of its founding. Available information, however, clearly indicates that the San Francisco Commercial Club had its real origin on that day in 1851 when newspaperman Sam Brannan called upon right-thinking citizens to organize for the good of our city, and the world-famed San Francisco Committee of Vigilance was established.

ACKNOWLEDGMENTS

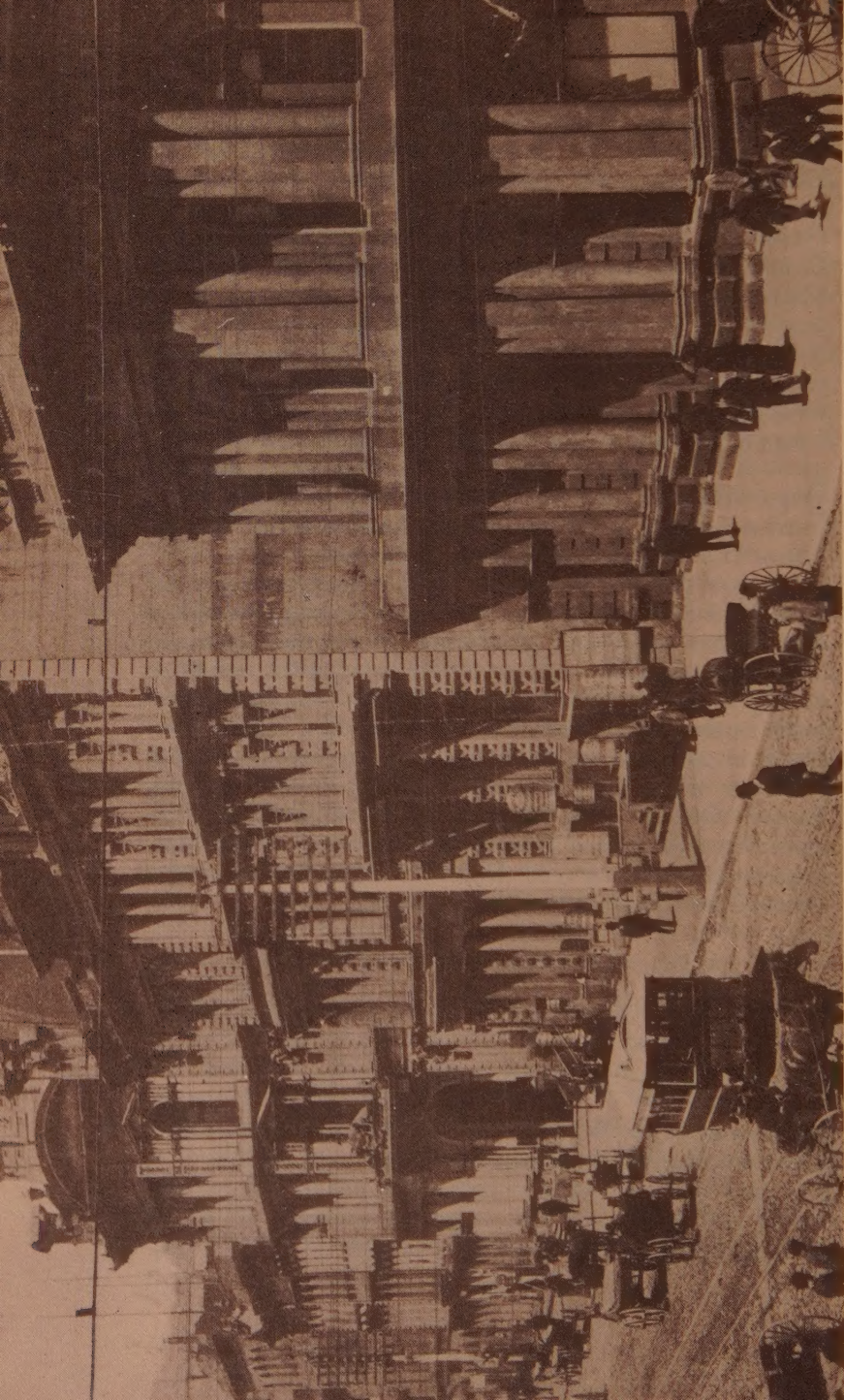
Principal source for the Club's early history was a copy of a speech prepared by former president Philip S. Teller and delivered at an annual meeting sometime after the year 1915, when his account terminated. The material in Mr. Teller's paper was supplemented by data obtained through inter-

views with past presidents and other members of long-standing, among them Allen Chickering, Milton Robbins, Geo. H. Eberhard, Albert E. Schwabacher, Harold Porter, Commander Roy Ward, Louis Bloch, R. S. Shainwald, S. M. Haslett, W. W. Potter, Howard C. Rowley, Leigh S. Jones, Carl G. Brown, F. L. Lipman, Horatio T. Frost, and D. E. Harris. Non-member George L. Bandy, who was in the employ of the New York Mutual Life Insurance Company at the time the Merchants Club was located in that company's building before the Fire, furnished the photograph showing flames pouring from the Club's quarters on the morning of April 18, 1906. Valuable contributions and suggestions were received also from members H. H. Henrici, Hugo Milton Lorber, R. E. Fisher, Philip A. Coxon, R. H. Menzies, Joseph J. Geary, Anson Herrick, R. C. Warner, Edward F. Treadwell, and Charles A. Rossier.

Many of the facts for the years 1910 to 1947 were obtained from the annual reports; but these reports were generally so skeletonized and devoid of information that they had to be laboriously filled in with recollections of older members, which fact may suggest to our Club presidents that, henceforth, in the interest of future historians, they include more details in their yearly summaries. Chief references for San Francisco history were "Golden Gate," by Felix Riesenbergh, Jr., and "Storied San Francisco," a special edition of the Fireman's Fund Insurance Company house organ issued May, 1945, to commemorate the United Nations' Conference on International Organization held in this city.

COVER DESIGN

A legendary bird, born of the flames consuming its predecessor, and having a long life estimated variously at from 500 to 12,954 years, the phoenix is appropriately included both in the official seal of the City and County of San Francisco and as crest of the San Francisco Commercial Club emblem, which inspired the front cover design of this book.



North Side of California Street from Sansome to Montgomery—1888. Bank of California in foreground. London and San Francisco Bank at center.



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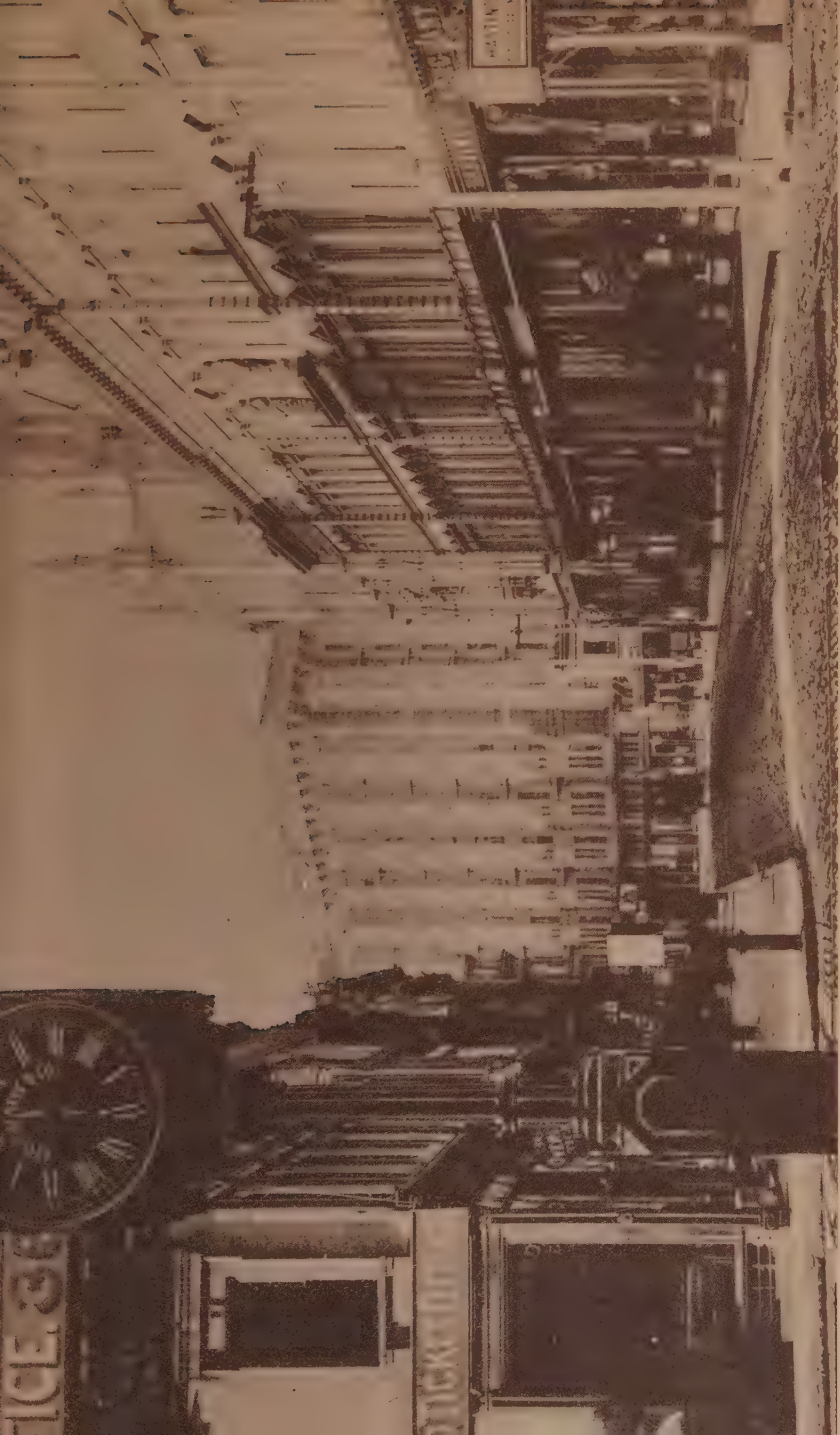
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Market and Montgomery Streets—1875. Horse-drawn cars were succeeded by cable cars, which ran on Market Street until the time of the Earthquake.



Palace Hotel from Sutter and Montgomery Streets—c. 1887. Cobblestones and cement sidewalks had replaced wooden planks on San Francisco streets.



MOULIN PHOTO

Market Street from Third Street, looking east—c. 1887 "The Pup" and other famous restaurants were located near this lively intersection.



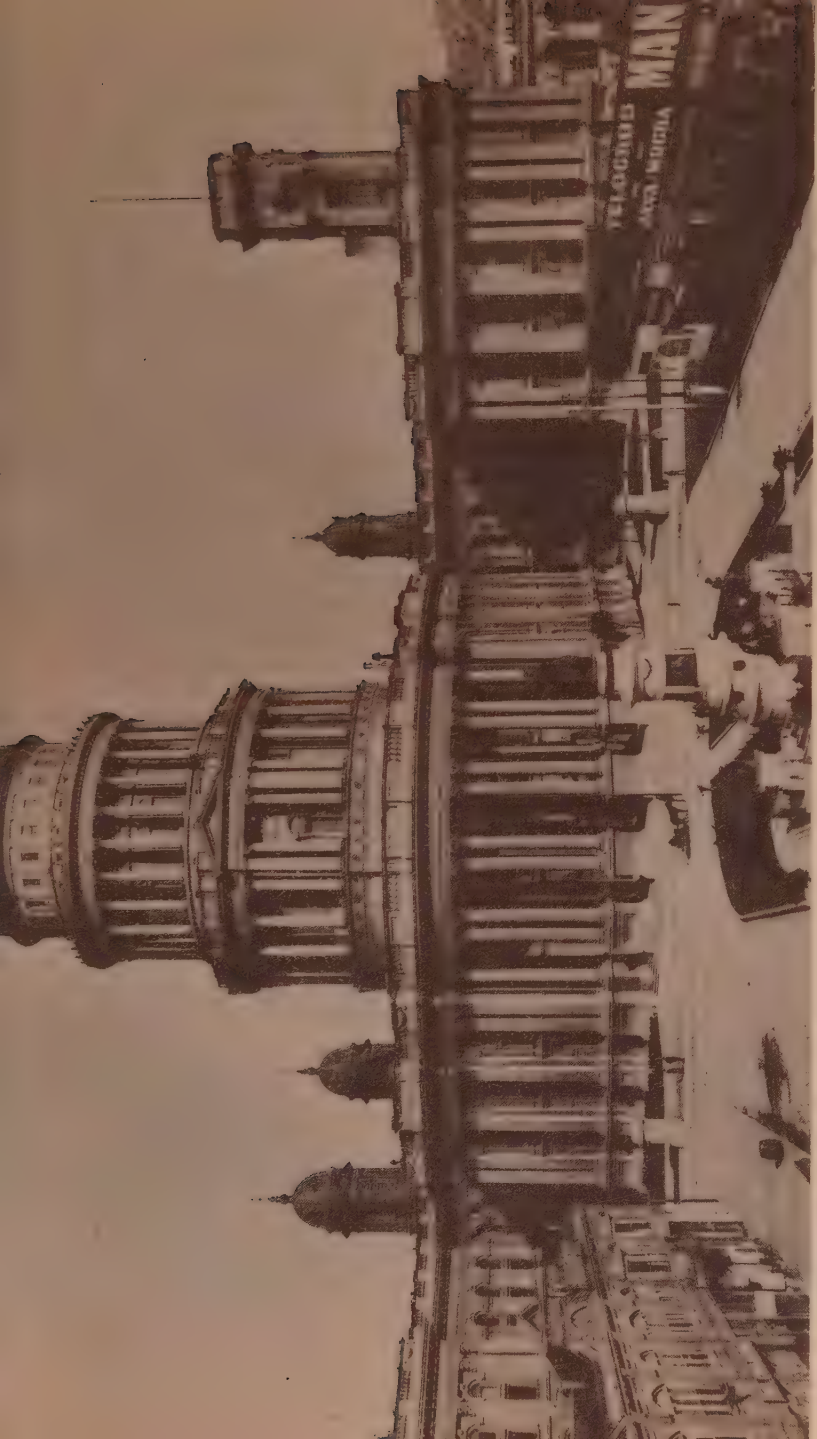
MOULIN PHOTO

*California Street and the harbor, looking east from Stockton Street.
Old Saint Mary's Church at corner of Grant Avenue in left foreground.*



MORTON-WATERS PHOTO

Foot of Market Street before completion of existing Ferry Building in 1893. Most transbay traffic traversed this point until day of Bay Bridge.



MOULIN PHOTO

Pre-Earthquake City Hall. Under construction for thirty years. A monument to graft and corruption. Completely destroyed by the 1906 Fire.



COURTESY EDWARD V. MILLS, CLUB PAST-PRESIDENT

Nob Hill "castles"—1880. View from California and Powell Streets looking southwest. Residences of Leland Stanford (left) and Mark Hopkins.



MOULIN PHOTO

Nob Hill—c. 1887. View from California and Mason Streets looking northwest. Left to right are Crocker, Huntington and Flood mansions.



istory

of the San Francisco Commercial Club

THE YEAR was 1887. San Francisco pulsated to the busy stir of 289,000 people. It was a city of crudely quaint mercantile buildings and jagged wharves, ponderous stone mansions and "carpenter's Gothic" houses, an enormous city hall and luxurious hotels. The Palace Hotel, three million dollars' worth of plush and marble opulence, had been the center of festivity for more than a decade. Market Street was a noisy welter of humans, horses, and street cars flowing in two lively countercurrents between Twin Peaks and the waterfront. Cobblestones and cement had replaced wooden planks on the surface of most downtown arterials.

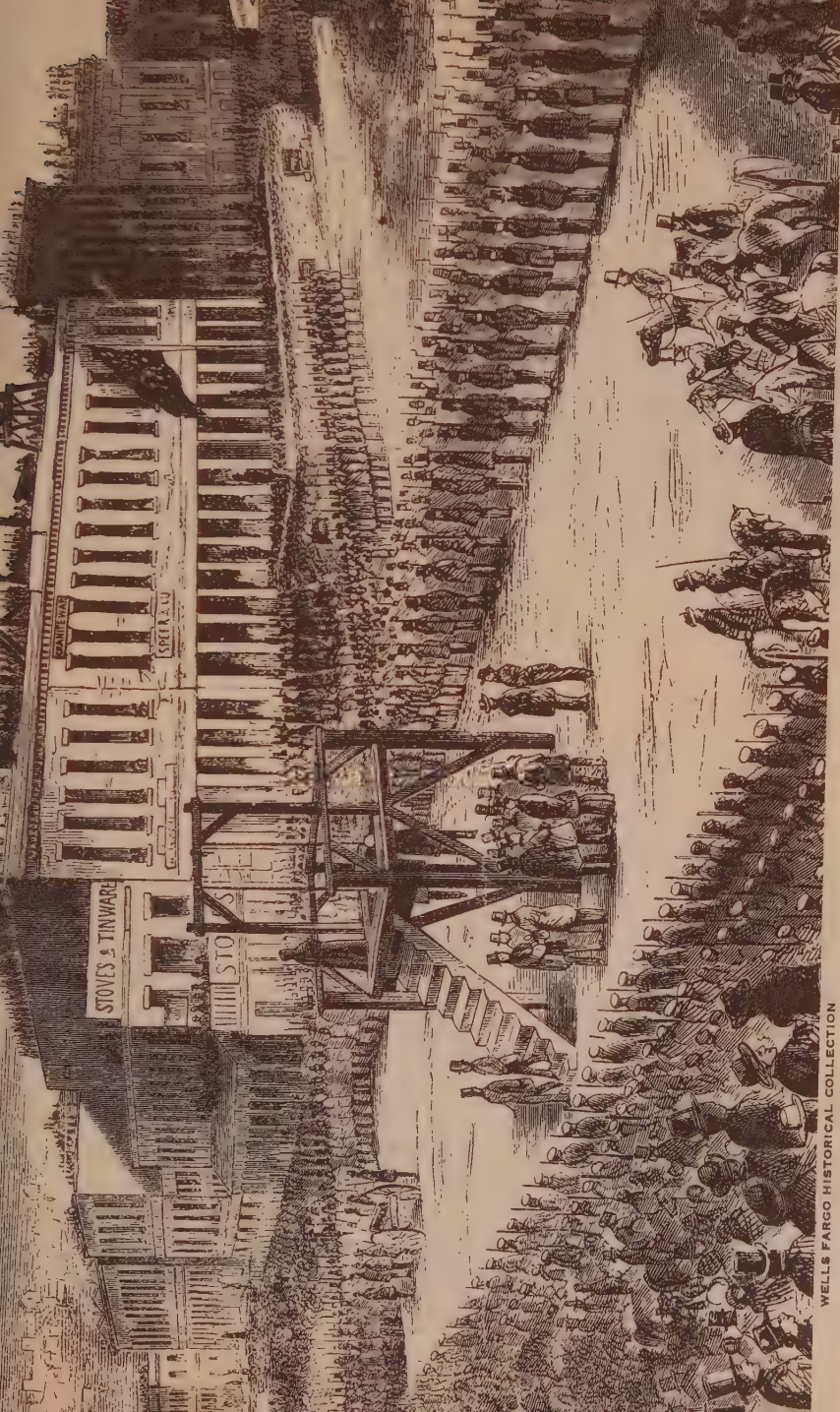
Just a memory were the tumultuous days of '49. A generation of native sons had ripened to manhood since the year when gold was discovered and the lure of easy riches had metamorphosed a sleepy mission settlement into a lusty metropolis. In 1869 an exuberant populace had celebrated the driving of the golden spike that linked the Atlantic and Pacific by rail. Cable cars had started climbing Clay Street's steep slopes in 1873.

But all links with the past were not broken. On the Barbary Coast, ship's crews were still being recruited with knock-out drops, and peep-hole entertainment was among the chief attractions for tourists. Corrupt politicians continued to plague the legitimate as well as the illegitimate commercial interests of the city. Only ten years had elapsed since Dennis Kearney threatened to "blow up the bloody docks" and his gang had been routed by the "pick handle brigade" led by William Tell Coleman.

"The Lion of the Vigilantes"

CRIME was rampant during the early years of the Gold Rush. Thousands of undesirable adventurers swarmed into California. Most of them settled in Sidney Town, later known as the Barbary Coast. A legal government capable of administering justice and punishing criminals had not yet been organized. In an effort to establish some semblance of law and order, reputable citizens organized the Committee of Vigilance in 1851 under the leadership of newspaperman Samuel J. Brannan. This committee, better known as The Vigilantes, publicly executed some of the city's most notorious offenders. Brannan's chief supporter was William Tell Coleman. Five years later, following the assassination of newspaper editor James King by a crooked politician named James Casey, the Committee was reorganized with Coleman as president. Under his direction 8,000 men were enrolled in the short space of five days and a fund of \$75,000 was collected. Companies were formed and drilled in the streets. Headquarters were established in Fort Vigilance, a warehouse building on the south side of Sacramento Street about 100 feet east of Front, nicknamed Fort Gunnybags because of its bulwarks of sacks. On the sixth day (May 20, 1856) Casey was hanged and also Charles Cora, a gambler who had murdered a United States marshal. Coleman's prodigious achievement during that week prompted Robert Louis Stevenson to designate him as "The Lion of the Vigilantes."

William Tell Coleman (1824-1893) was born in a small Kentucky town. His father, a lawyer, died when the boy was nine, and young Bill was forced to shift for himself. He came to San Francisco in 1850, engaged in the shipping and commission business, joined the original



*Execution of Casey and Cora by the Vigilantes of San Francisco in 1856.
Building with flag and bell tower is Fort Vigilance (photo on next page).*



COURTESY JOHNSON-LOCKE MERCANTILE CO., SUCCESSORS TO WM. T. COLEMAN & CO.

Wm. T. Coleman & Co. building, first headquarters of Merchants Club, as it appeared in 1856. North side of California Street, west from Front.



COURTESY JOHNSON-LOCKE MERCANTILE CO.

Fort Vigilance, also known as "Fort Gunnybags," headquarters of the Vigilantes in 1856. South side of Sacramento Street, east of Front Street.

Committee of Vigilance, and occasionally presided at its meetings in 1851. Although it was inactive during the intervening years, this committee was never officially dissolved. Coleman continued as a member of its directorate until 1856, at which time he was elected president of the revitalized committee that disposed of Casey and Cora. He also headed the Committee of Safety, better known as the "Pick Handle Brigade," in the year 1877.

At one time William T. Coleman controlled the fruit canning industry in California. He established a branch office in New York and sailed his own ships to that city. His name was proposed for President of the United States by a New York newspaper editor, but Coleman declined to be a candidate. Prior to the year 1887 he had opened a real estate tract adjoining the town of San Rafael, where he had planted 275,000 trees.

"The Octopus"

LAISSEZ FAIRE was the governing economic principle of the day. The transcontinental railroad had been built solely as a profit-making venture for its promoters. It made no pretense of public responsibility—a business concept that was to evolve later—and none was expected, any more than from mining companies, insurance, mercantile, or other commercial organizations of that era. But the railroad's policy of charging all the traffic would bear reached a point, about the year 1885, where San Francisco business was having the life squeezed out of it by excessive rates.

Confronted by this new menace to the welfare of the city, William Coleman, in 1887, again went into action. He called upon the surviving members of the Committee of Vigilance and other public spirited citizens to assemble

at the Coleman Tract in San Rafael, where a fund of \$100,000 was raised to subsidize steamship lines and enable them to meet rail rates. Wholesale merchants were urged to boycott the railroad. By the early nineties the strangle-hold of "the octopus" was broken.

Merchants Club

THOSE WHO ATTENDED the San Rafael meeting were impressed with the need for a more convenient place of assembly, one where business men could meet frequently without being called away from their routine activities. A lunch club was suggested. The suggestion met with instant approval and resulted in the founding of the Merchants Club. The new club started operations at the northwest corner of California and Front Streets, in the upper floor of a building formerly occupied by Wm. T. Coleman & Co.

Officers and directors were *President*, ARTHUR R. BRIGGS, president of the Immigration Association of California and partner in the firm of Briggs & Harrington, 123 California St., publishers of Grocer & Country Merchant; *Vice-President*, FRANK S. JOHNSON, junior partner in Wm. T. Coleman & Co. and one year later president of the successor Johnson-Locke Mercantile Co.; *Treasurer*, BYRON F. STONE, partner in Field & Stone, commission merchants located at 126 California Street; *Secretary*, EDWARD E. POTTER, General Agent for Glens Falls Insurance Co.; *Directors*, WILLIAM HAAS of Haas Bros. and WALTER F. BECK of W. F. Beck & Co., dried fruit.

To reach their quarters, members of the Club had to walk up two long flights of stairs, there being no elevators in the building. But despite this defect and others, the Club

grew rapidly. Larger and better quarters were sought. These were found in the eight-story building that had recently been erected by the Mutual Life Insurance Company of New York on the southeast corner of Sansome and California Streets, part of the site now occupied by the Balfour Building. In 1889 quarters which were really handsome for that period were established in this building, occupying the entire top floor and part of the seventh. Billiard and card rooms were included. The dining room seated about 100. An unobstructed view of the Bay was obtainable because no other tall buildings had yet been built in the vicinity. Entrance to the building was at 222 Sansome Street. There were three elevators located along the south side of the lobby.

From a modest beginning, the Merchants Club had become the leading organization of mercantile interests in San Francisco. Its membership numbered about 300. Among the members during this period, in addition to the officers and directors already named, were J. ATHEARN FOLGER of Folger Coffee Co.; R. W. GORRILL, head of the Pacific Bridge Co.; F. S. STRATTON, lawyer and Collector of the Port; ARCHIBALD C. KAINS of the Canadian Bank of Commerce, later Governor of the Federal Reserve Bank of San Francisco; ANDREW CARRIGAN of Dunham, Carrigan & Hayden; W. L. GERSTLE of the Northern Commercial Co.; E. D. JONES of the California Barrel Co.; WM. GREER HARRISON, an Englishman who was agent for one of the big casualty insurance companies; E. W. NEWHALL of H. M. Newhall & Son, importers; MEYER EHLMANN of M. Ehrmann & Co.; F. W. VAN SICKLEN of Dodge, Sweeney & Co.; MENDEL ESBERG of the United Cigar Co.; E. L. HUETER of Bass-Hueter Paint Co.; JOS. SLOSS of Butler & Brittain, later Sloss & Brittain; H. S. MANHEIM of Manheim, Dibbern



MORTON-WATERS PHOTO

*Market Street looking west from Second Street during "Gay Nineties."
In foreground is Crocker Building, completed in 1892 and standing today.*

& Co.; R. S. SHAINWALD of the Paraffine Companies; R. H. MENZIES of Parrott & Co.; EDWARD M. HERRICK, President, Pacific Pine Lumber Co., an affiliate of Pope & Talbot and predecessor of the present firm of that name; BRAINARD N. ROWLEY, founder of the California Fruit News; S. M. HASLETT, Haslett Warehouse Co.

"The Gay Nineties"

THE FIRST DECADE in the life of the Merchants Club coincided with that period in our Nation's history known as "The Gay Nineties." In keeping with the custom of the times, Club members wore Prince Albert coats with silk top hats or derbies. Some carried canes, a practice that continued until the time of the Earthquake in 1906. Almost everyone had a mustache, and mutton chop whiskers and beards were commonplace. One small group regularly whetted its lunch appetite with champagne!

It was the era of the free lunch. Saloons offered such gustables as raw oysters, cracked crab, fresh shrimp. At Otto Piehls, on the corner of Market and Battery, a sleek, six-foot seven-inch Malayan continuously sliced hot beef, ham, and tongue, which you could have on white, rye, or pumpernickel. Dandies of the day called for their inamoratas in rubber-tired buggies and took them to Spider Kelly's, for ragtime dancing, or to the Poodle Dog, for buttered snails. Tait's was famous for creamed lobster. One dollar bought a full-course dinner at the Pup and other French restaurants. Butcher shops offered bear steaks at 40c a pound. Millionaires were numerous. Monthly incomes of four figures were common. Wages were high and almost everyone had jobs. People liked to think they took Grand Opera as a matter of course. A "Paris of America" was envisioned by the Society for the

Adornment and Beautification of San Francisco, which hired a renowned eastern engineer to draw plans for a model city. Revelers sang "There'll Be a Hot Time in the Old Town To-Night," happily unaware that their words were a portent of disaster.

Earthquake and Fire

BEFORE DAWN of April 18, 1906, San Francisco was a city of some 50,000 buildings. By nightfall two days later 28,000 of these were gutted or burned to the ground. Four square miles in the heart of the metropolis lay smouldering and charred. Two hundred thousand of the city's 425,000 inhabitants were homeless. The Great Earthquake and Fire of 1906 had struck!

Damage exceeded one billion dollars, and only about three hundred million of it was covered by insurance. Fire had ruined 500 square blocks, more than 2,500 acres. Known dead totalled 452, and many more were believed to have perished. Destruction was almost five times as much as that caused by the Great Chicago Fire of 1871; nearly twice as many people were killed and twice the number of buildings were demolished.

Some of the people in the midst of the holocaust were heard to cry out that it was a visitation of God to punish the city for its iniquities. But the A. P. Hotaling & Co. warehouse, filled with whiskey, escaped material damage. This coincidence inspired newspaper writer (later *Sunset Magazine* editor) Charlie Field's famed jingle:

"If, as they say, God spanked the town
For being over-frisky—
Why did He burn all the churches down
and spare Hotaling's whiskey?"

An excellent visual conception of the San Francisco



COPYRIGHT MORTON-WATERS

THE BURNING CITY, APRIL 18, 1906—10 A. M. Merchants Exchange is the largest and whitest building looming up near the center of this panel.



COPYRIGHT MORTON-WATERS

RUINS—MAY, 1906. Showing the same section of the city after the Fire. Smoke-darkened Mills Building is visible at right of the Merchants Exchange.



COPYRIGHT MORTON-WATERS

THE BURNING CITY (Continued). Tallest building in center is old Call Building, now the Central Tower, at corner of Third and Market Streets.



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RUINS (Continued). At right, center is Dewey Monument in Union Square. Behind it is framework of edifice which now houses I. Magnin's store.



COPYRIGHT MORTON-WATERS

THE BURNING CITY (Continued). City Hall Dome (extreme right) dominates western end of panorama and marks site of present Civic Center.



COPYRIGHT MORTON-WATERS

RUINS (Continued). Large structure in foreground is St. Francis Hotel. In distance are The Emporium, Flood, and other Market Street buildings.

Fire is obtainable from the oil painting by W. A. Coulter, which was for many years the decorative feature of the domino room, and is now hung in the main lobby of the Club. This painting was bought by the Club in the year 1912 for a price of \$1,000 and Mr. Coulter was elected to honorary life membership in the Club.

Jolly Tars

THE BUILDING occupied by the Merchants Club was wrecked beyond repair and was later cut down from eight stories to two. San Francisco business organizations were widely scattered, there being no quarters available for them in the downtown district until the city was rebuilt. But the waterfront was intact. Wharves and piers had suffered almost no damage. The great width of the Embarcadero (then called East Street) had provided an effective fire break. Firefighters on vessels in the harbor were not handicapped by broken water mains as were the land crews. Before the last embers of the Fire had cooled, the docks bustled with business activity.

Shore-side restaurant facilities were virtually nonexistent. Members of the Merchants Club chartered the river steamer H. J. Corcoran, moored her at the Clay Street wharf, installed a crew of cooks and waiters, and thereby established what was probably the best eating place in the city at that time. Nearly one hundred members sat down to the big table in the steamer's dining salon each day, including PHILIP S. TELLER of Norton, Teller & Co.; Captain JOHN BARNESON; ROBERT J. TYSON, *President*, Seaboard Bank (now Anglo); JAMES TYSON, *President*, Chas. Nelson S.S. Co.; R. P. SCHWERIN; Captain J. H. BENNETT; Colonel (later, Commander) ROY WARD of Geo. E. Billings & Co., the city's largest op-



ROGER STURTEVANT PHOTO

The only downtown buildings to survive the Fire were A. P. Hotaling's whiskey warehouse and other buildings in the same block shown here.



*Montgomery Street looking south from California Street after the Fire.
"Quality Restaurant" is type which led to organization of Lolly Tars.*

erators of sailing vessels (later with Cosgrove & Co.); LOUIS BLOCH, Floriston Commercial Co. (later, Chairman of the Board, Crown Willamette Paper Co.); LOUIS and HENRY ROSENFELD; CARL J. BROWN, then with Marshall Frank, agent for Pacific Coast Casualty Co., and currently Chairman of the Board of The California Casualty Indemnity Exchange, which he founded in 1913. These men called themselves the Jolly Tars. Their organization was also known as The Bilgewater Club.

Reconstruction

BY 1907 a considerable number of new buildings had been erected in the fire-devastated business section of San Francisco and many former occupants of the area had re-established themselves, generally near their previous locations. Revival of the Merchants Club was initiated by President Edward E. Potter, Vice-President & Treasurer Archibald C. Kains, and Robert J. Tyson. A membership list was circulated and, when enough names had been signed, loft space was leased in the newly completed Carmen Johnson Building, situated on the east side of Sansome Street from Halleck to Sacramento (former site of the Wells Fargo Express Office and present location of the Greyhound Marin Inter-Urban Bus Terminal).

Though plain and lacking partitions, Club quarters on the second floor were spacious and served well as a temporary expedient. Chief drawback was that the building had been erected hastily, of light materials. When street cars or heavy drays rumbled past, the entire structure trembled. Members who were eating at the moment, having the Great Earthquake fresh in their minds, would wonder if another "big shake" was starting.

Prosper Reiter, brother of the Palace Hotel's famed

Victor Reiter, was engaged as Club steward during this period. He was a Swiss with a great deal of hotel experience—a clean, intelligent, first-class man. Service and meals improved immediately. The Club won a richly deserved repute for excellent cuisine during the ensuing twenty years that Mr. Reiter served.

Commercial Club

“EVERY GREAT INSTITUTION is the lengthened shadow of one man.” With due regard for the part William Tell Coleman played in the organization of antecedent groups, it is nevertheless true that the San Francisco Commercial Club we know today owes its existence very largely to the efforts of first president Robert J. Tyson.

Robert Tyson had been the leading spirit in the re-establishment of the Merchants Club following the Fire and Earthquake. Though not cloaked with the mantle of office at the time, he had been chiefly responsible for the enrollment of a sufficient number of members to renew operations in the Carmen Johnson Building. He was elected Club vice-president in 1908, serving that year and the next. When he became president in 1910, the modern Commercial Club was born.

The “old guard” was out. Serving with Mr. Tyson on the new Board were J. P. Langhorne, Vice-President; Allen L. Chickering, Secretary; J. H. Harrold, R. S. Shainwald, Sampson Tams, and Max Schmidt. Membership had fallen to 253 from the pre-quake average of 300. A study was started at once of methods to improve the Club. An assessment of \$25 was levied to pay off old obligations and to weed out “dead wood.” Thirty-seven resignations followed, and membership dropped to 216. A search was made for new quarters that would be ade-

quate for the Club's requirements when the city was rebuilt. A membership committee with Frank L. Brown as chairman campaigned so successfully that there were 915 members on the rolls when the Club moved into the Merchants Exchange Building in November of 1910. At this time the Club was incorporated under the name San Francisco Commercial Club.

Interest of the business community at large in the San Francisco Commercial Club was demonstrated by a joint letter mailed by various mercantile organizations to their members. This letter recommended membership in the Commercial Club, stating that such membership would be of benefit to the general welfare of San Francisco as well as to the advantage of everyone in the Club. It was issued by the Merchants Association, over the signature of M. H. Robbins, Jr., President; the Chamber of Commerce, by C. W. Burks, Secretary; the Merchants Exchange, by James Rolph, Jr., President; the Board of Trade, by A. A. Watkins, President; the Downtown Association, by Horace H. Allen, President.

New quarters were secured, in the Merchants Exchange Building, financed by \$30,000 of 5% notes to members (paid off in less than three years). The unexpired lease in the Carmen Johnson Building was generously cancelled by the building owner, Frank H. Johnson, whose father, Frank S. Johnson, was one of the founders of the Merchants Club. A ten-year lease was then signed for space in the new building.

The Club occupied most of the fourteenth floor, which became available when the Board of Fire Underwriters considerably moved to another floor. The dining room extended along the south side of the building. It had only three small windows overlooking the Bay to the east. Seating capacity was about one-third that of the present

main dining room. Ceilings were low. The room was cut up by large pillars supporting the roof of the building. Only a small portion of luncheon audiences was able to obtain a clear view of guest speakers.

Table Daddies

AMONG THE MOST cherished memories of old-timers in the Commercial Club is the custom of various groups of members meeting daily at the same tables in the main dining room. This practice originated with the opening of the Merchants Exchange Building quarters in November, 1910. Tables are sponsored by prominent members of the Club and business community, called Table Daddies. Early sponsors included Domingo Ghirardelli of the Ghirardelli Chocolate Co.; Milton H. Robbins of the Union Ice Co.; Philip S. Teller of Norton Teller & Co.; James H. Harrold, wholesale salmon merchant; Max Schmidt, founder of the Schmidt Lithograph Co.; Henry Rosenfeld of the pioneer firm of John Rosenfeld Sons; P. N. Lilienthal of the Anglo Bank; Abraham Haas of Haas, Baruch & Co.; Louis Bloch of Crown Willelamette Paper Co.; W. F. Bowers of Bowers Rubber Works; Leigh S. Jones with Northern Commercial Co.; and M. L. Wooley. Tables bore such appellations as Happy Hour, Hub, Melting Pot, Junior, Paper, Marine, Coffee, and Insurance.

An ornate hour glass distinguishes the Happy Hour Table to this day, though the sands of time have run out on most of the original group for whom it stood as a symbol of noonday pleasantries. The Marine Table continues to function under that designation. The Junior Table, sponsored by Leigh Jones, produced the following

six Club presidents: James Lanagan (1921) of Thomas, Beedy & Lanagan, Attorneys; Commander Roy C. Ward (1926); R. C. Newell (1933) of Newell, Muidoch & Co.; Arthur E. Cooley (1938), Attorney; Philip A. Coxon (1939) with Moore Dry Dock Co.; and Joseph J. Geary (1944) of Lillick, Geary, Olson, Adams & Charles, Attorneys. The day they first sat down to lunch together all members of the Junior Table were in their thirties.

First "Padre" of the Hub Table was M. L. Wooley. His "disciples" included Charles A. Rossier, of Chas. A. Rossier Co.; Col. Curtis D. O'Sullivan with the Mills Estate; Col. Rafferty; Claude H. Alexander with the Anglo Bank; J. L. Fuller and Frank L. Hunter, Norwich Union Fire Insurance Society; Judge Sylvester McAtee; A. J. Chapman of Chapman & Nauman Co.; Emile White; and Lloyd Rowley of Johnson & Higgins. The old wooden hub which for many years identified this table now reposes on Lloyd Rowley's desk.

Table-Daddy-sponsored groups are primarily social in character, but they also serve to promote harmony within industries where differences may exist.

1915 Exposition

THE UNITED STATES acquired the rights of the French Panama Canal Company in the year 1904. It appointed a commission to proceed with the construction of the canal. Water distance between New York and San Francisco would be reduced from 13,135 to only 5,262 miles!

Soon after the project was underway, plans were started for an international exposition to celebrate its completion. San Francisco was generally conceded to be



MOULIN PHOTO

Tower of Jewels at Panama-Pacific International Exposition—1915. This brilliant landmark could be seen from thousands of the city's homes at night.



MOULIN PHOTO

Architectural gem of the 1915 Exposition, the Palace of Fine Arts was spared when other Fair buildings were demolished and it remains today.

the logical place for the exposition. But after the Earthquake and Fire there were business groups in other parts of the country who doubted that the city would be able to re-build in time. Movements were initiated in behalf of different locations. In December, 1910, to quell these activities, San Franciscans pledged four million dollars to an Exposition Fund at a mass meeting held in the main auditorium of the Merchants Exchange Building.

By the year 1911 there were only a few vestiges of the 1906 devastation. Population (416,912) had returned to the pre-earthquake level. There were more than 700,000 people living within a twenty-mile radius of the City Hall. Telephones numbered 83,010. Bank clearings totalled \$2,323,772,871. Post Office receipts were \$2,488,225. Buildings to the aggregate value of \$230,000,000 had been erected in five years. The city was the newest and most modern in the world. The Panama Canal was nearing completion, and San Francisco had been chosen unanimously as the site of the Panama-Pacific International Exposition.

On February 20, 1915, San Francisco unveiled her sublime pageant. She had built an ecstatically beautiful setting of great domed palaces and jeweled towers bordering the inner reaches of the Golden Gate. Opening day attendance was over 225,000. Before it closed in December the Exposition attracted more visitors than had ever before come to the city. There were few, if any, of the millions who wended their way through the Court of Four Seasons and along the columned approaches to the Palace of Fine Arts who were not genuinely entranced by the soft-colored splendor of these architectural masterpieces.

"Flying Legion"

NINETEEN FIFTEEN and the three preceding years were momentous ones in the history of the San Francisco Commercial Club. In September, 1911, to boost the exposition in the Northwest, a Flying Legion travelled by special train to Portland, Seattle, Vancouver and Victoria, B. C. The delegation was a sub-committee of the Club's promotion and publicity committee. It consisted of 100 silk-hatted and frock-coated gentlemen, most of whom were Commercial Club members. Its leader was Frederick J. Koster, President, California Barrel Co. In the ranks were M. H. Robbins, Jr., Reuben Hale, A. B. C. Dohrmann, James Rolph, Jr., Paul A. Sinsheimer, C. W. Burks, A. A. Watkins, and Horace H. Allen—all top men in various San Francisco commercial organizations—Benjamin Ide Wheeler, President, University of California, and Luther Burbank, Santa Rosa's world-famed horticulturist.

On the return trip these men discussed San Francisco's critical need of suitable entertainment quarters for the many distinguished guests who they knew would soon be coming to the Panama-Pacific International Exposition. While San Franciscans generally agreed that important visitors should be accorded the ultimate in hospitality, it remained for this discussion to focus attention on the fact that more than a willing spirit is required to extend a city's welcoming hand: that equally essential are appropriate physical facilities maintained by a representative organization of citizens. The group conceived the idea of re-organizing the Merchants Club and of committing to it the reception function of the Exposition. Their suggestion was favorably acted upon by the Club Directors. As already told, larger and better quarters

were secured in the Merchants Exchange Building and the Club name was changed to San Francisco Commercial Club. A special committee was appointed to originate and execute the details of participation by various existing commercial organizations in a cooperative program. These moves were followed by an ambitious and successful campaign which culminated with the opening of the Club's present main dining room and auditorium on the evening of December 29, 1914.

New Quarters

ON THE NIGHT of January 24, 1913, the rooms of the Commercial Club were the scene of a momentous get-together. 'Round-the-Bay organizations, representing 22 communities, feasted and conferred on cooperative plans for the approaching Exposition. Many other banquets and luncheons were held in honor of representatives of foreign nations, commissioners from outside states, and county and city officials from all parts of California, who had come to San Francisco as prospective exhibitors in the Exposition.

These events, occurring in increasing numbers as the time of the Exposition drew closer, impressed the Club directors with the need for larger seating capacity and other improvements in the main dining room. After much deliberation, therefore, the Board decided to enlarge the quarters by taking additional space, to move the main dining room from the south to the east side, to raise the roof of the building so that the ceiling height of the proposed new auditorium would be proportionate to its floor area, and to install large observation windows overlooking the Bay. Steel cantilever construction was required to



*Main Dining Room of the San Francisco Commercial Club. Formally opened
December 29, 1914. Arched windows overlook city and harbor to the east.*

eliminate pillars in the main dining room. Cost was estimated at \$140,000.

Directors Allen L. Chickering, Philip S. Teller, and Fred Whitton—all of whom were excellent speakers and great men to arouse enthusiasm—undertook to raise the money. A Club meeting was held at which they urged members to subscribe to building fund notes. Subscriptions were coming in slowly, and ran only \$100 to \$200, each, until George P. McNear of Petaluma arose and subscribed \$5,000. With this stimulus, notes for the remainder of the fund were readily obtained. (As later events proved, Mr. McNear's subscription was a sound investment; but it was a large amount for that class of security at that time, and contributed greatly to the success of the campaign.)

Members' subscriptions aggregated \$108,000 for 6% notes payable in 15 years, the period of the new lease. Expenditures totalled \$134,000. The difference was paid out of surplus and current income. All but \$7,400 of members' notes were paid off in less than half the anticipated 15 years. The remainder were carried into additional improvements undertaken in the year 1921.

In recognition of his great service to the Club, Mr. Chickering was elected Club president in 1913, succeeding Mr. Tyson, who had served three years. Mr. Chickering was re-elected in 1914, and Mr. Teller was named 1st vice-president. Mr. Chickering's talents for raising money were very much in demand. He was also elected president of the Alumni Association of the University of California during its strenuous campaign on behalf of the initiative measure authorizing issuance of State bonds for buildings at Berkeley. On one of his many tours throughout the state, he collapsed from physical exhaustion and his doctor prescribed a less enervating schedule of ac-

tivities. Upon successful completion of the campaign to raise money for the Club improvements, therefore, President Chickering resigned and was succeeded by Philip S. Teller. New president Teller, with the very active and able assistance of vice-president Alexander Russell and construction manager Frederick Whitton, took charge of the building of the new quarters. Other Club directors during this period were Louis Bloch, A. M. Dollar, F. J. Koster, Clarence M. Oddie, W. A. Starr, B. S. Hubbard, Geo. N. O'Brien, A. C. Steven, and M. H. Robbins.

Philippine mahogany had recently been introduced into California. Director Dollar and members of the Club who were interested in its importation urged that it be used for the paneling of the new rooms. Other directors and members held out for time-tested Central American mahogany. A compromise was reached whereby the conventional mahogany was utilized in the main banquet hall and the Philippine product in the annex and reception rooms. Whatever their relative merits, the Commercial Club quarters to this day afford comparison between the two woods.

Construction period was four months. While the work was in progress, the Club occupied temporary quarters in a building on Pine Street, between Battery and Sansome. As the ground floor of this building had been recently vacated by a restaurant, facilities were fairly adequate, and members were not seriously discommoded. To celebrate the completion of the new quarters, the Club staged a triumphal banquet, largest affair in its history up to that time.

"For the Good of Our City"

MEMBERSHIP in the San Francisco Commercial Club had increased from 915 in November, 1910, when the

Merchants Exchange Building quarters were first opened, to 1,246 on December 31, 1911. Early in 1912, publicity chairman George H. Eberhard predicted that there would be 2,500 members on the rolls by the end of the year (a goal that was eventually realized ten years later). In a booklet issued at that time, Mr. Eberhard outlined the purposes of the San Francisco Commercial Club as follows:

1. To provide a convenient place for San Francisco business men to meet regularly without interrupting their routine work schedules.
2. To maintain suitable quarters and facilities for entertainment of notable visitors to our city and for luncheon and dinner meetings of chambers of commerce, trade associations, professional organizations, and advertising clubs.
3. To serve as a place where visiting members of affiliated clubs in other cities can mingle with San Francisco business men instead of with other strangers in our hotel lobbies.
4. To function as an informal clearing house of ideas which will promote the welfare of the city.
5. To foster community spirit through daily assembly for a superior luncheon.

Theo. F. Dredge, manufacturers' agent and member of the Club reception and publicity committee, condensed these five objectives into six words, "*For the Good of Our City*," which were officially adopted as the guiding principle of the Commercial Club and incorporated into the Club emblem.

The year 1912 also marked the re-organization of the Chamber of Commerce, whose membership was doubled through consolidation with various other civic organizations having similar aims. This move was an outgrowth of

the same Flying Legion discussions that led to the re-organization of the Merchants Club. Leader of the movement was Milton H. Robbins, Jr., who, as president of the Merchants' Association, had observed the futility of the several existing organizations composed largely of the same members. At times these organizations had voted contrary recommendations on legislation affecting them. San Francisco representatives in Congress and the Legislature were oftentimes unable to obtain a clear-cut expression of majority sentiment of the city's commercial interests. Upon its re-organization, the "Chamber of Commerce of San Francisco" was re-named "San Francisco Chamber of Commerce." Mr. Robbins was elected first president of the new Chamber.

Sir Thomas Lipton

LONG REMEMBERED by Club and Chamber members of the year 1912 was the joint luncheon held in honor of Sir Thomas Lipton. Sir Thomas was the guest of M. H. De Young, publisher of the San Francisco Chronicle. Newspapers heralded the event with lengthy accounts of Lipton's life, telling how the worldwide business of the Lipton Tea Co. stemmed from a small grocery store in Scotland. Chairman Milton Robbins quipped that an Irishman like Sir Thomas Lipton must have had a great amount of nerve to go among the Scots to blast out a living! Clay Miller, on behalf of a San Francisco syndicate, challenged Lipton to an International yacht race in Pacific waters. Sir Thomas, better known as a yachtsman and perpetual contender for the America Cup than as a business man, accepted the challenge; but the race never materialized because of war. Seven hundred members, the largest number which had ever done honor to a national

or world guest, were seated at this event and hundreds more were turned away for lack of accommodations. Following the affair, Sir Thomas commented that not even in the realms of royalty had he ever been so regally entertained.

“Handmaiden to Fair”

ADMIRABLY fulfilling its avowed function of “handmaiden to the World Fair,” the Commercial Club served as official entertainment headquarters for the Panama-Pacific International Exposition in the year of 1915. The Club was host to Ex-President Theodore Roosevelt, President William Howard Taft, President-to-be Herbert Hoover, General John J. Pershing, Thomas Edison, Henry Ford, and Harvey Firestone. Club guests that year also included many state governors, Cabinet members, and ambassadors from other nations.

New members in the number of 529, an all-time high, were added to the Club rolls, increasing the total membership to 1800. M. H. Robbins, Jr., was chairman of the membership committee that achieved this record result.

World War I

TOWARD the close of 1915 San Francisco was feeling the effects of World War I. Business boomed.

After the U. S. entered the War in 1917 the major energies of the business community were diverted from normal commerce. The Club rooms were used almost constantly in connection with war activities. General meetings pertaining to Liberty Loan drives in the 12th Federal Reserve District were held frequently in San Francisco and were usually followed or preceded by meals in the Club dining rooms.

The Club membership committee, under chairman J. B. McCarger, conducted what proved to be the second most successful campaign in Club history. It collected entrance fees totalling \$19,175 from 398 new enrollees. While the number of new members was considerably less than the 529 obtained by Mr. Robbin's committee in 1915, the average entry fee was \$50 instead of \$30, and revenue from this source exceeded the earlier record by over \$3,000. (Top membership year, dollarwise, was to be 1922, when chairman R. Vollmer's committee accounted for \$25,000 from 469 new members. Hugh McKevitt's 1930 campaigners brought in 366 members and \$16,150. In 1933, the committee headed by Thos. B. Smith added 518 to the rolls; but entrance fees were waived during the latter campaign, held during the worst year of the Depression, when membership at one time dropped to a twenty-year low of 1315.)

Charles Evans Hughes Episode

AN INCIDENT that may have altered the course of world history occurred at the San Francisco Commercial Club in 1916. While campaigning against Woodrow Wilson for the Presidency, Republican nominee Charles Evans Hughes came to California and was scheduled to address the Club. On the morning of the luncheon the Club waiters struck. Club officials sent a hurry-up call to restaurateur John Tait, then operating his world-famed Tait-Zinkand Cafe at 168-170 O'Farrell Street, across from the old Orpheum Theatre (in the building razed in 1947 to make way for an annex to Macy's Department Store). Mr. Tait promptly dispatched a crew of waiters (including a young, German-born assistant head waiter named Augustus Carl Bock—who 12 years later, in 1928,

became chief steward of the Club and has rendered outstanding service in that capacity for more than 20 years since). The luncheon was held without further hitch. Candidate Hughes was not even cognizant of the fact that there had been any difficulty.

It so happened, however, that Tait's waiters were non-union. Mr. Hughes' political opponents learned of this fact and made capital of it in the press. When traditionally Republican California went Democratic (after the election had already been conceded to Hughes), some observers felt that the Club incident might have switched a sufficient number of labor votes to swing the State to Wilson.

"Turbulent Twenties"

AFTER the Armistice of 1918 the Bay was filled with idle ships, war industries came to a sudden halt, and jobs were scarce. The ensuing decade, sometimes called the Turbulent Twenties, was marked by labor dissension, over-production, financial crises, and prohibition.

Captain Robert Dollar, then in his eighties, inaugurated a round-the-world service in 1924, and soon he was operating America's largest fleet. Matson Line, under William P. Roth, successfully challenged British dominance in the South Pacific. Exports swelled from around 40 million dollars in 1901 to more than 200 million dollars in 1929. Stock market fever gripped the million inhabitants of the Bay area. The new aviation industry was experiencing its first surge of growth. Speak-easies and bootleggers flourished. San Francisco effervesced with gay, paper-profit millionaires. Then came the crash in the fall of 1929.

Addresses by Hoover and Bryan

"IN HIM WE HAVE one of history's great figures, one of those rare and radiant few whose feet are upon the heights and whose names are written among the stars. For it has been his work to ennoble humanity and to give to human life something of that spirit and essence which links it with the divine." Thus was Mr. Herbert Hoover introduced by Club president Frederick Whitton on October 9, 1919. The occasion was a Commercial Club luncheon at which Mr. Hoover was honor guest and speaker.

Following are excerpts from Mr. Hoover's comments on the world economic situation:

"There will be no use of tears over rising prices if our productivity maintains its present level, for rising prices are simply the visualization of insufficient production.

"We must begin by creating, somehow and somewhere, a solidarity of interest in every section of the people conducting our industrial machine. The worker, the administrator, and the employer are absolutely interdependent on one another in this task of securing the maximum production and a better division of its results.

"The maximum production does not lie in the abandonment of the individual reward for effort and intelligence. It lies in a proper stimulation of these qualities . . . by the only stimulant that is constant in the human character, and that is, his own self-interest."

* * *

The Democratic National Convention was held in San Francisco in the year 1920, and members of the Commercial Club were addressed by three of the delegates. Hon. Edwin T. Meredith, Secretary of Agriculture, spoke on June 26; Hon. William Jennings Bryan of Nebraska, on

June 29; Hon. Bainbridge Colby, Secretary of State, on June 30, 1920. Live issues of the time were prohibition, profiteering, the coal strike, perversion of the press, the Peace Treaty, and the League of Nations. Silver-tongued Bryan discussed all of them at length. His words, like Hoover's, were preserved by the Club in a book issued to members. Typical remarks are reprinted below:

On prohibition—*"We allowed them (the liquor interests) to take the best corners in a city and establish a saloon, and we allowed them to stand at its door; and as little children passed by, we allowed them to calculate how much money they could take in from them and drag them down to hell, and we shall never do it again. Never!"*

On profiteers—*"... that is what we have in this country—men who ought to be in the penitentiary have financed campaigns and taken their money back out of the pockets of the people."*

On the coal strike—*"Now, my friends, they were going to fight that out at the beginning of winter, and it looked as if ninety-five millions would be asked to freeze while five millions adjusted their differences. It is for the ninety-five millions that I want my party to speak as well as the others."*

On the perverted press (following the citation of several instances of newspapers that had been "run for the purpose of protecting or aiding predatory interests")—*"We have allowed the American people to depend for their information on these polluted channels of information . . . if there is any duty that presses down upon a popular government it is to see to it that the people whose votes sustain it shall be able to vote intelligently on every question that comes before them."* (As a corrective meas-

ure Bryan proposed a Government bulletin, non-partisan in control.)

On the Peace Treaty (whose ratification was being delayed in the Senate)—“ . . . we have spent twenty-five billion dollars and sacrificed one hundred thousand lives to make the world safe for democracy, and if we have that much faith in it, we ought to risk it once on the Senate.”

On the League of Nations—“I would say . . . to demand disarmament. Not of one nation or two, but the disarmament of the world, that we may build the world not on terrorism and display of force, but on friendship and co-operation; that, my friends, if I know the thought of the world, is what the world yearns for today. We have had . . . enough of war within the last five years. Tears have been shed enough to wash out all the sins of the world, and blood has been poured out enough to fertilize the land in every country from which must spring the hope of a new civilization.”

Senator Phelan was chairman of the luncheon honoring Secretary of State Colby. Louis Bloch was Club president during this notable year.

Expansion

COMMERCIAL CLUB quarters were again improved and enlarged in 1921, while James Lanagan was president. Improvements were financed by an issue of 7% notes in the amount of \$125,000, which also covered redemption of \$7,400 outstanding from the 1914 issue due in 1929. The new issue was reduced by \$85,300 in the two succeeding years. Most of the reduction was made possible by refunds of federal war taxes on dues, applying principally to previous years. \$54,800 of the refunds

were used for this purpose. Special assessments on members accounted for an additional \$30,500.

Further improvements were undertaken in 1925, during the second half of Albert E. Schwabacher's two-year term as president. Additional space was secured on the twelfth floor. The office, reading room, and billiard room were moved down to that floor to permit expansion of the grill room. The former library was redecorated and converted into a banquet hall, named The California Room. These alterations were completed in 1926. The cost was \$50,000. Rent was increased by \$10,580.

Culture

ALBERT SCHWABACHER'S period in office was one of the most active in the history of the Club. Not only were quarters expanded during his regime, but thirty-two functions were held in the main dining room the first year alone. Notable works of art were exhibited in the lobby. Weekly concerts were held. Luncheon guest B. C. Forbes prophesied that the Commercial Club would become the leader in establishing San Francisco as one of the two cultural centers of the United States! (One noteworthy step toward the fulfillment of Mr. Forbes' prediction occurred in the early thirties. The time was one of severe financial stringency. Gaetano Merola, manager of the San Francisco Opera Association, appeared before the Club to discuss the importance of the opera to the city. Financial contributions by Club members enabled him to continue the work of his association.) Chairman of the entertainment committee was Victor Palmer, then treasurer of Standard Oil Company of California. The late Stuart S. Smith, vice-president of the Bank of California, participated actively in the arranging and handling of these many affairs.

A new attendance record of 1,200 was set on the day of the annual Christmas luncheon in 1926. Leslie Houdlette was appointed Club manager in 1928. President M. H. Robbins, in 1929, reminded members that: "This is a club of business men, not just a place to eat in the middle of the day. It is the responsibility of each member to make old as well as new members feel a genuine club atmosphere. Members should show a spirit of unbending and friendliness to fellow members even if a formal introduction is lacking."

Depression

THE DEPRESSION did not "set in" immediately. Business coasted in 1930 on the reserves accumulated during preceding lush years. Most business men regarded the severe slack in activity as a temporary lull. Something would surely occur, they thought, that would move our commerce out of its doldrums: something always had, in the past. By 1931, however, everyone realized the condition was serious. Expenses were slashed. Wages and salaries were cut. Unemployment increased daily, and job-holders nervously hoarded every dollar not absolutely essential to living.

Months of hardship precipitated a strike among waterfront workers led by Harry Bridges. Two strikers were killed in a scuffle with the police. A general strike was called by Bridges on May 9, 1934. San Francisco business was paralyzed for ten weeks. An aftermath was the "hundred days," from October 31, 1936, until February 5, 1937. This strike is said to have cost the city over one billion dollars. In September, 1936, FORTUNE omitted San Francisco from a list of "Eight Leading United

States Ports." In November, 1938, an article in the Saturday Evening Post implied that San Francisco was a fading city.

Prohibition

WITH THE ADVENT of Prohibition in 1920, Club profits began a decline that was not arrested until 1940. In 1919 the Club bar earned a profit of \$3,345. In 1920 it registered a loss of \$1,487—a net difference of nearly \$5,000 the first year. Losses on meals climbed to \$7,576 in 1922 and \$10,580 in 1923. In 1923 the Club went into the "red" for the first time. A small loss was again sustained in 1927. Increasing deficits were experienced in each of the succeeding ten years, reaching a "high" of \$25,459 in 1932.

Although the more extreme losses of the early thirties reflected the generally depressed state of business, another cause of the Club's sorry state of finances during that period was Prohibition. Speak-easies became headquarters for "expense account" entertaining. Not only did the Club fail to get the direct revenue from liquor sales—a revenue which, since repeal, has exceeded the amount of losses during the Prohibition era—but also the number of meals served and the average price per meal were less. Losses aggregating \$50,000 were incurred on dining operations in the thirteen Prohibition years without any offsetting bar profits.

After repeal, in 1933, the present bar was installed in the space formerly occupied by the California Room, a large banquet hall. This move, undertaken when the Club's finances were at their lowest ebb, proved to be the turning point in the modern history of the Commercial Club. Losses declined nearly \$12,000 the very next year.



Commercial Club Tap Room, decorated for the Holidays—c. 1935. Tables and chairs contribute to the extraordinary popularity of this Club facility.

In recent years, annual net revenue from this single phase of the Club's operations has averaged about \$30,000.

Dominoes

CLUB MEMBERSHIP declined from a high of 2,625 in 1922 to a low of 1315 in July, 1933. The number of meals served in the year 1933 was only 143,644 compared to 198,624 in 1930. Yet the average daily attendance in the Domino Room was greater than ever before!

A card room had been added to the facilities of the old Merchants Club when quarters were established in the Mutual Life of New York Building before the Fire. Some simple soul one day appeared with a box of dominoes in lieu of playing cards. At first other members scoffed at the idea of grown men participating in a "child's" game. But certain very definite advantages soon made themselves apparent. Dominoes were cleaner than cards. They could be played with one hand while eating with the other. The luck and skill factors were happily so proportioned that defeat could always be attributed to the former and victory to the latter. In addition, members soon learned that the game possessed all the meritorious elements of poker or bridge.

By the time new quarters in the Merchants Exchange Building were being planned, dominoes had become *the* game at the Commercial Club. Accordingly, special facilities for its enjoyment were provided in the Domino Room. These included felt-covered lunch tables, each with its set of stones and scoring board, with separate small tables alongside each chair for condiments, water glasses, and the other accessories that normally clutter up a dining table. The dyed-in-the-wool player automatically turns out a box of dominoes while he is in the act of

sitting down to eat. The game starts before his meal is ordered and often continues past the time he should be back at his office desk. If he can tell you what he ate for lunch, his mind wasn't on the game that day.

A Club champion is determined by an annual tournament. Members vie with players of other organizations in inter-club contests. Valuable merchandise prizes are awarded the winners. Today, it is believed, more men play dominoes each day in the San Francisco Commercial Club than anywhere else in the world!

Sports Luncheons

INAUGURATED at the instance of Leslie Houdlette when he became Club manager in 1928 was a series of popular sports luncheons, including the California Day and Stanford Day football get-togethers and a spring Track Luncheon jointly attended by coaches, team members, and adherents of both schools. A new attendance record was set in 1931 on the day of a luncheon held to welcome Bill Ingram, the University of California's new football coach. A total of 1,326 persons were served in the various Club dining rooms.

Featured participants in these events, in addition to the coaches and various school and alumni officials, were the eternal sophomore, the late "Brick" Morse; Stanford's famous, outspoken, and always interesting "Dink" Templeton; pioneer radio broadcaster, "Ernie" Smith; California's most fiery yell leader, Gus Bowen; famous creator of "They'll Do It Every Time," Jimmy Hatlo; and the man who, unexpectedly, precipitated more uproarious laughter than any speaker before or since, Dinty Doyle.

In 1930, "Nibs" Price was still California football

coach. The Bears that year had been drawn and quartered by U. S. C.'s Trojans, 72-0. They were scheduled to play a strong Stanford team in the Big Game a few days after the luncheon. Doyle, assigned to interview Price, arose, stood facing the coach, and paused for complete silence. Then, in strident tones and with an absolutely straight face, he asked, "Nibs, are you going to show up for the game?" Under similar circumstances, this question has been put to coaches many times since that day, and possibly before; but it will probably never again provoke the thunderous outburst of laughter it did on that memorable occasion.

The gatherings were further enlivened by the famous dance bands of Anson Weeks, Ted Fiorito, Tom Coakley, and others. University glee clubs also participated. There was a general unbending as everyone joined in the songs, yells, and laughter. In effect, these affairs were college smoker rallies in a mahogany setting.

Professional baseball teams were honored by the Club for the first time in the spring of 1947, when the San Francisco Seals and the New York Giants were guests. Featured speaker was the late Charles Graham, owner of the Seals. Others on the program included Francis J. "Lefty" O'Doul, the Seals' manager; Melvin Ott and Henry "Hank" Gowdy, manager and coach, respectively, of the Giants. Members of both teams were introduced from the floor. They had recently returned from spring training in Hawaii, a sojourn instigated by Paul I. Fagan, long-time member of the Commercial Club and part owner of the San Francisco baseball club. The spring baseball luncheon was arranged and jointly sponsored by the Chamber of Commerce, which plans to make it an annual event.

Open House

CLUB QUARTERS were completely renovated in 1930 at a cost of \$40,000—paid out of accumulated funds. At the same time, resignations were being received at twice the usual rate (229 total for year). It was decided, therefore, to hold “open house” in October, to entertain new members and to acquaint them with the facilities offered by the Club. Courtesy cards were mailed extending the privileges of the Club to non-members. Special programs were presented each week in the main dining room, to which members brought guests. A stag dinner and domino tournament were held one night. As a result, 366 new members were enrolled, for a net increase of 75 for the year. Entry fees totalled \$16,150—highest since 1922. Attendance and revenue for the month, normally one of the poorest of the year, were the highest in the Club’s history.

As resignations continued to come in at an accelerated rate during the early years of the Depression, “open house” month was held each October until 1936, when new elevators were being installed in the building and special functions were not feasible because of the restricted service. Only 98 new members were enrolled that year. Entrance fees totalled a mere \$513. At the end of the year membership was 1,619—lowest since 1914 (the previously mentioned 1315 figure for July, 1933, having been increased to 1,833 by the end of that year as a consequence of the campaign that gained 518 new members).

Strikes

ONE EVENT that almost didn’t take place was a stag entertainment scheduled during “open house” month in



Photo-composed view through one of the windows along east wall of Main Dining Room, as printed on announcement of "Open House"—October, 1930.

1930. A member of the entertainment committee had assiduously contacted every principal night club in town and lined up one or more star attractions from each of them. Hugh McKevitt, chairman of the membership committee, hired an orchestra which he had heard at another stag affair, and which he considered was excellent for the occasion. On the night the affair was scheduled the members were assembled in the main dining room. They had finished their dinners. The stage was set. The time for the show was at hand—and not a single performer had appeared!

A hurried investigation revealed that about half of the performers were milling around the street entrance of the Club. The remainder had come and gone. Reason: the orchestra was non-union, a point on which amateur producer McKevitt nor anyone else had even thought to check. The performers who had stayed generously agreed to go on with the show, and the audience was unaware that there had been any difficulty. Acts were contributed by Joe Martinelli and Tom Gerun's Bal Tabarin, Baron Long's Hawaiian Room, Monk Young's 365 Club, Bee & Ray Goman's Gay Nineties, the Lido, and Joe Merello's.

Strikes were still in the air in 1937. In September of that year a delegation from the A. F. of L. culinary workers' union burst in upon Club manager Leslie Houdlette at about 11 o'clock one morning and insisted upon immediate action on a set of "demands" which had been presented a few weeks earlier. When informed by Mr. Houdlette that the Club Board of Directors had not authorized him to act in this matter, and that a majority of the directors were not instantly available, the delegates forced their way into the dining rooms and told the

waiters and kitchen employees to walk off their jobs. All union members obeyed, leaving Chef Jules Aubertin alone in the kitchen, with food prepared for a normal anticipated attendance of 700. But Club directors and members quickly filled in the breach. Donning aprons and waiters' jackets, they very satisfactorily performed the functions of the absent dining room and kitchen crews. In fact, for the four days it lasted, this "quickie" strike engendered a greater spirit of camaraderie among members than had existed since the era of the Jolly Tars.

The Bridges

A "BRIDGE VICTORY" luncheon was held jointly with the Chamber of Commerce on October 18, 1932. Leland Cutler, president of the Chamber, reported the successful financing of the Bay Bridge.

Near the end of the decade San Franciscans saw the fulfillment of their life-long dream. At a cost of some seventy millions of dollars, the world's biggest and longest bridge was erected. Two huge suspension units stretched over the deep waters between Rincon Hill and Yerba Buena Island. Cantilever sections joined the Island to the Oakland shore. Almost at the same time the world's largest single-span suspension bridge was built across Golden Gate Strait, linking the San Francisco Peninsula with Marin County and the remainder of the Redwood Empire.

Completion of these two great and beautiful bridges was occasion for the Golden Gate International Exposition in 1939 and 1940. As in 1915, the San Francisco Commercial Club was entertainment headquarters for a continuous stream of notables who were visiting San Francisco to see the "Fair." For the first time since 1932,



MOULIN PHOTO

Western section of San Francisco-Oakland Bay Bridge, the world's largest, extending eight and one-quarter miles over the waters of San Francisco Bay.



MOULIN PHOTO

Golden Gate Bridge, world's longest single-span suspension unit, linking San Francisco to suburban Marin and the Redwood Empire to the north.

Club membership rolls showed a net increase, gained without the customary "open house" and membership campaign.

World War II

THE EXPOSITION of 1939-1940 was conducted under the pall of a new World War which was having its inception in Europe. The United States tried to remain aloof, but soon became embroiled. "All aid short of war" culminated in actual hostilities following Japan's December 7, 1941 attack on Pearl Harbor. The nation's economy, meanwhile, had been partially converted to a war-time basis . . . to fill orders for planes, ships, trucks, and guns . . . for France, England, Russia, and China.

Small, struggling aviation plants in Southern California mushroomed into gigantic industrial establishments. Henry Kaiser and a handful of associates parlayed a reported \$100,000 into four huge shipyards at Richmond on San Francisco Bay. Bechtel installed a large, new yard in Marin. Western Pipe & Steel built side-launching ways in South San Francisco. General Engineering, Moore Drydock, and United Engineering greatly expanded their facilities along the Oakland estuary. Bethlehem Steel rehabilitated its War I structures and added new ones. The Mare Island Navy Yard operated at capacity, three shifts a day. Together these Bay shipyards launched about 1,000 ships in four years. Several hundred thousand workers were employed. Aggregate payrolls probably exceeded twenty million dollars a week at the peak of activity. Hundreds of millions of dollars were spent at other Bay region factories for supplies and equipment.

Army and Navy installations, such as the huge development at Hunter's Point, sprang up everywhere,



MOULIN PHOTO

Court of Reflections and Tower of the Sun, Golden Gate International Exposition—1939-40. Built upon man-made Treasure Island in the Bay.



MOULIN PHOTO

Court of Flowers—night view—Golden Gate Exposition. Site of this world's fair now holds training station and other installations of the U. S. Navy.

seemingly overnight. Treasure Island, site of the Exposition, became a naval base. Other bases were established in Oakland, Alameda, and Marin. Buildings throughout San Francisco teemed with administrative and non-combatant personnel. Docks were alive day and night with the activity incident to trans-shipping men and munitions through the harbor. Once again San Francisco resumed her historic role of "crossroads of the world." Everyone had a job. Millionaires again became plentiful. Hotels, restaurants, theatres, and night clubs were filled to overflowing with sailors, soldiers, shipyard workers, Government employees, and war-rich civilians.

War prosperity was reflected in the life of the Commercial Club. Because of the generally crowded condition of restaurants throughout the city, members were importuned by their non-member friends for "Dutch treat" invitations to lunch at the Club. Daily attendance in the Club dining rooms increased by more than 20% over pre-war levels. Members were forced to stand and wait a half hour or longer before being seated and served. To alleviate this condition the Club imposed a charge of \$1 for "in-town" guests. Applications for membership then became so numerous that a limit of 1650 resident members was established (later increased to 1680 to offset an increase in rent). Even the waiting list was closed at one stage, when admittance to membership could not be reasonably assured for several years, and checks for entry fees were returned to applicants!

Speakers

"IF THE MOUNTAIN won't come to Mahomet, Mahomet will go to the mountain." In obeisance to this maxim, American business men annually travel thousands of miles and spend millions of dollars to attend conventions whose programs consist principally of noted speakers. But the mountain comes to Mahomet where the Commercial Club is concerned. Without deviating from their daily luncheon routine, members are privileged to see and hear great men from all walks of life. Normally from ten to fifteen distinguished guests are honored each year at special luncheons held in the main dining room, under the joint sponsorship of the Chamber of Commerce, Downtown Association, or other civic organization that has no dining auditorium of its own. Except that the talks dealt mostly with the war, the year 1943 was typical. To indicate the character of the Club's special luncheons, honor guests of that period are listed below:

WM. A. IRVIN, *Ex-President*, United States Steel Corporation; PAUL G. HOFFMAN, *President*, Studebaker Corporation and *Chairman*, Committee for Economic Development; EMIL SCHRAM, *President*, New York Stock Exchange; DR. PAUL F. CADMAN, *Economist*, American Bankers' Association (topic, "The Pacific—Center of the Post-War World"); JAMES M. LANDIS, *Director*, Office of Civilian Defense; FRANK P. DOHERTY, *President*, Los Angeles Chamber of Commerce; STATE BOARD OF HARBOR COMMISSIONERS; W. A. PATTERSON, *President*, United Air Lines Transport Corporation; ALFRED P. SLOAN, JR., *Chairman of the Board*, General Motors Corporation; COL. WILLARD CHEVALIER, *Publisher*, "Business Week" and *Vice-President*, McGraw-Hill Publishing Company; JOHN W. GREENSLADE, *Vice-Admiral*,

U. S. N. and *Commandant*, 12th Naval District (Annual Navy Day Luncheon); MAJOR GEORGE FIELDING ELIOT, *Military Critic*, "New York Herald-Tribune," and *Commentator*, Columbia Broadcasting System; WILLIAM K. JACKSON, *Vice-President and General Counsel*, United Fruit Company; KITTY HAWK DAY LUNCHEON, commemorating 40th anniversary of the Wright brothers' first flight.

Aftermath

WITH THE COMING of Peace on August 15, 1945, business activity in San Francisco quickly subsided from its feverish war-time pitch. Shipyards and other war plants either closed entirely or drastically curtailed their scale of operations. Millions of men from the Pacific battlefronts passed through the city on their return to homes in every state of the Union.

Front page editorials in the Call-Bulletin decried the fact that thousands of returning veterans would be stranded in the port at Christmas time. San Franciscans were urged to invite these men to their homes for Holiday festivities. Channels were established for transmitting the invitations to debarking contingents of troops. The people of our city responded in such large numbers that all service men who so desired were enabled to participate in family parties. Hundreds more would have been accommodated if they had not preferred to be "on their own."

The hospitality of the Club was extended by president Marsden S. Blois to 500 "stranded vets"—for cocktails, turkey dinner, a repeat performance of the annual Christmas program, and no speeches! Army officials, upon realizing that earlier arrivals would have ample oppor-

tunities to attend dinners in private homes on Christmas Day, suggested that the Club party be set for December 26, on which date two shiploads of men were scheduled to debark. Their suggestion was acted upon. Food was bought. Waiters and kitchen help were hired. Entertainers were engaged.

On December 24 the transports carrying the Club's prospective guests were in the grips of a terrific storm at sea. It was not certain whether they would arrive early enough for shore passes and pay checks to be distributed and still leave time for the men to get to the planned feast. For two nervous days it looked as if the committee in charge of the event might have to sit down alone to 500 meals. Dinner was to have started at 5 o'clock. At that time the salads had been served and there was a cocktail at every place. But less than twenty guests had appeared, and they were from a shore base, not off the ships! While cooks, waiters, and entertainers stood by, committee members stalled for time and attempted to make the men on hand feel at ease. There was a tense half hour. Then the elevators disgorged the first group of immaculately uniformed youths, and nearly 500 others quickly followed. By six o'clock the main dining room was filled. Excepting the melted ice cubes in the drinks and tattered nerves of committee members, the event proceeded according to plan.

Between acts of the entertainment program a picture was taken of the assemblage. Those present were told that prints would be sent to their homes if they left their names and addresses at the door. Nearly 400 asked for copies. Every state in the union except Arizona, Montana, Nevada, and Wyoming was represented at the gathering. A surprising number of guests took the trouble



Dinner and Christmas program for returning servicemen—December 26,
1945. Newly arrived state of the Union men. Many of these men were

to write notes expressing their gratitude. Beforehand, some committee members had been apprehensive lest the men become disorderly; but there was never a better-mannered group in attendance at any affair in the history of the Club.

Inflation

TERRIFIC INFLATIONARY pressures had built up during the war. Following the cessation of hostilities the costs of almost every item necessary to living or to the conduct of business rose steadily. By October, 1947, prices averaged about 50 per cent higher than at the close of the war.

The Commercial Club was not spared from the adverse effects of kiting prices. Rent, salaries, and wages, the costs of food, linen, kitchen equipment, plate, furnishings, and of virtually everything required to maintain operations soared to unprecedented heights. In October the Club was faced with a prospective twelve-month deficit of more than \$50,000. Every conceivable corrective measure was considered by the Club directors. They decided that higher dues offered the most equitable remedy. Dues of resident members were accordingly raised to \$7.50 a month, effective November 1, 1947. This decision was influenced by the fact that, even with the increase, Commercial Club dues were lower than those of other similar clubs. In 1942, under less acute circumstances, the Club dues had been raised from \$4 to \$5 a month.

Thus the historically cyclonic impact of unchecked inflation was, perhaps, a matter of more immediate concern to the membership than it had been in 1937, at which time the late Chester H. Rowell addressed the Club on that subject and was accorded only a token attendance.

Christmas Celebrations

*Lift up thy thoughts from realms austere,
The time is near for Christmas cheer,
To celebrate our third-score year,
To harken to the voices rare
Of carolers who fill the air
With rapturous songs and music fair.*

*That all may see and be content
And share in feast and merriment
Three times we'll stage this year's event:
At noontime twice, and once at night,
When ladies, too, enjoy the right
Of drinking in the wondrous sight.*

ON THE MORNING of November 25, 1947, members were greeted by a large, colorful brochure containing the above announcement of the Club's 60th annual Christmas celebration. The impressive size and quality of this announcement befitted the outstanding nature of the affair. Of all the events staged through the years, the Christmas celebrations have consistently ranked first in popularity with members. Every year the number of requests for reservations has far exceeded the comfortable seating capacity of the main dining room, scene of the festivities. In 1945, for the first time, the program was repeated at a dinner gathering to which members were permitted to bring their womenfolk as guests. Still hundreds of applications for tickets had to be denied. A second luncheon was added in 1947, making a total of three performances. The main dining room continues to be filled on each occasion.

The present type of Christmas program was introduced by past-president Robert Newell in 1928, when



Commercial Club Carolers, 58th Christmas Celebration—1945. Red-robed choristers have sung before capacity Club audiences every year since 1926.

he was in charge of entertainment. Seven years earlier, in 1921, the boy choir from Grace Cathedral, under the direction of Wheeler Beckett, had sung carols at the Club's Christmas luncheon. During intervening years the program had consisted of a night club type of show. Mr. Newell substituted a red-robed male choir. In 1929 he added the first stage presentation. Titled "Scrooge and Marley," it was taken from Charles Dickens' "Christmas Carol." Grand and light opera numbers were incorporated the following year.

The factors underlying the continued popularity of the Christmas program are probably more intangible than tangible, and may have come about by accident as much as by design. A happy balance of the light and the serious appears to have been achieved. The orchestra and voices of eight male choristers literally fill the auditorium with music. The soprano and contralto of two prima donnas provide just the right accents. Combined, they effect a subconscious spiritual uplift of the audience. All who attend seem to experience a sensation of unlimited well-being. Verily, the spirit of Christmas is born anew at each performance.

Greater San Francisco

THE MOST TRAGIC consequence of the 1906 fire and earthquake may have been the enforced abandonment of the Burnham plan for the building of a San Francisco that would be the envy of the nation and the world. While the fire-wasted ruins were still smoldering, business and civic leaders gathered on Twin Peaks, in the cottage that had been fitted out for city-planner Burnham, and discussed the feasibility of inaugurating his plan at that time. But the urgent need for buildings of all types precluded delays for aesthetic considerations. Reconstruction was

started almost before the embers of the fire had cooled, usually on the sites of the structures being replaced, and "the city that was" became the disordered hodge-podge that is, instead of the glorious metropolis that might have been.

Now it appears that San Francisco will take up where it left off following the Fire. Not that the Burnham plan is currently adaptable. But a so-called Master Plan was adopted in 1945, and detailed transportation, zoning, and re-development plans should be ready for enactment in 1950. Meanwhile, on November 4, 1947, the people of the city let it be known that they are realistically disposed toward civic progress. On that date they overwhelmingly voted municipal bond issues in the amount of \$87,500,000 for modernization of their transit system, for street repairs, recreational facilities, and various other improvements. Also, in 1947, the Chamber of Commerce initiated investigation into the practicability of replacing the city's industrial "tenements" with multi-story, block-square structures providing off-street parking and loading facilities. If the latter projects materialize, San Francisco's light industrial and commercial space would be expanded manyfold, and her rate of growth accordingly accelerated. In 1945, bonds totaling \$20,000,000 were approved for the development of Mills Field, the city airport. An additional \$10,000,000 were raised in 1949, making the San Francisco International Airport potentially the world's leading air field. Chairman of the Citizen's Committee in charge of these airport activities was Commercial Club director and 1949 president Edward V. Mills.

Inevitably the people who had it within themselves to build the world's two most beautiful temporary cities for their expositions will one day design and erect a permanent city of the same surpassing charm. The people who

constructed the world's two greatest bridges to bring the many cities on the Bay closer together will not forever permit their common progress to be retarded by needless political barriers. Eventually, the communities of the Bay area will be united into a Greater San Francisco with a population far exceeding the existing two million residents of this region!

As San Francisco embarks upon what gives promise of being the greatest era in her history, the San Francisco Commercial Club aims to maintain its traditional role of business and civic leadership in the city. With a history that traces from the founding of San Francisco's famed Committee of Vigilance, the Club is nearing its first centennial. It looks to an enlarged vigil in the future—to the end that its motto, "For the Good of Our City," will remain a vital and ever stronger force during the years that lie ahead.

THE END



MOULIN PHOTO

Cable cars such as this one started climbing Clay Street's steep slopes in 1873. Wood-planked streets and sidewalks are characteristic of the era.



San Francisco, looking eastward from Twin Peaks—1950. In background, beyond the Bay, are Oakland, Berkeley, Richmond, and other Eastbay cities.

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ALL RECORDS of the Club were destroyed in the Great Fire and Earthquake of 1906. Annual reports have been printed every year since 1911, following the Club's re-establishment in the fall of 1910, and these reports are here summarized.

1911-1912 ROBERT J. TYSON, *President*

The Club moved into its present quarters on the three top floors of the Merchants Exchange Building in November, 1910. Membership at that time was 915. A few months earlier it had been less than 300. At the end of the year 1910, membership stood at 1,089; on December 31, 1911, at 1,346. At the time of moving, the Club's name was changed from Merchants Club to San Francisco Commercial Club. Robert J. Tyson was first president, the "father" of the Commercial Club as we know it to-day. It is his picture that is hung in the reception room on the fourteenth floor, above the fireplace whose mantel bears the inscription, "Warm Ye In Friendship."

In September, 1911, under the leadership of Frederick J. Koster, 100 members of the Club made a goodwill tour of the Pacific Northwest to publicize the forthcoming exposition. Called the "Flying Legion," they travelled by special train, visiting Victoria and Vancouver among other cities. All of them took silk hats and Prince Albert coats in order to be properly attired for affairs held in their honor in the British domain.

1913-1914 ALLEN L. CHICKERING, *President*

Membership increased to 1,482. During Mr. Chickering's

second term, members subscribed \$108,000, evidenced by 15-year, 6% notes, to be used for Club improvements. After this fund had been raised, Mr. Chickering resigned because of ill health. Philip S. Teller succeeded to the presidency, with Alexander Russell as vice-president. The Club was in temporary quarters while improvements were being made and new equipment installed. Ultimate cost was \$134,000. Many entertainments were held for delegations visiting the city in connection with the exposition scheduled to open the next spring.

1915 PHILIP S. TELLER, *President*

Beginning a three-year term. Prosper Reiter, Club steward since 1908, was appointed manager. Chas. F. Ryan was made assistant secretary. It was a year devoted chiefly to entertaining the host of celebrities who were in San Francisco to attend the Panama Pacific International Exposition.

1916 PHILIP S. TELLER, *President*
Back to normal, following the "Fair."

1917 PHILIP S. TELLER, *President*

War activities. Large part of energies of members diverted from business. Special drive added 398 new members and \$19,175 entrance fees. Mr. J. B. McCargar was chairman of the Membership Committee. Charles A. Rosier brought in 77 new members, while his nearest competitor, on a team of 50, succeeded in obtaining only seven!

1918 FREDERICK WHITTON, *President*

High prices on commissary and labor and difficulty in procuring latter.

1919 FREDERICK WHITTON, *President*

"Table Daddies" contributed to social activities of Club. Costs up, but capital assessment of 50c a month yielded \$13,339 and enabled the Club to show a profit.

1920 LOUIS BLOCH, *President*

Club remained in "prosperous and flourishing" condition, notwithstanding high cost of services and supplies. "Prohibition" went into effect. The bar, which had netted \$3,345 in 1919, lost \$1,487 in 1920; was renamed Candy Stand.

1921 JAMES LANAGAN, *President*

Club quarters again improved and enlarged. Cost underwritten by members, who subscribed to \$125,000 worth of 7% notes. Remaining \$7,400 of \$108,000 subscribed in 1914 refunded through new issue.

1922 A. A. BAXTER, *President*

Federal Taxes, applying largely to previous years, refunded. Used to reduce funded debt by \$42,000. Higher depreciation on dining room equipment arising from fact that articles manufactured during and immediately after the war period were not so durable as formerly.

1923 S. M. HASLETT, *President*

Additional \$12,400 refund of Federal War Tax on membership dues. Special assessment on members reduced note and bonded indebtedness by \$30,500. Dining room attendance down from 180,818 to 159,731; lessened usage and excessive overhead occasioned by limited period of daily operations combined to create a loss of \$10,580 on meals.

1924 A. E. SCHWABACHER, *President*

Junior membership (ages 21-31) established, and 96 Juniors admitted. Thirty-two functions held in main dining room. Luncheon tendered British fleet, 1079 persons being served, a new record. Art committee formed, and

beautiful exhibits of paintings and etchings hung in the Club. Membership hospitality committee started for purpose of achieving a more cordial relationship among members. Club publication, "Doings," enlarged and improved, with Mr. C. E. Persons serving voluntarily as editor.

1925 A. E. SCHWABACHER, *President*

Additional space secured on twelfth floor. Office, reading room, and billiard room moved to that floor to permit expansion of service in grill room. Former library redecorated as banquet hall. Entertainment committee arranged for introduction of radio broadcasting for important programs. Large attendances at weekly concerts provided by leading artists of the City and by Glee Clubs from our Universities. Among the more important functions held jointly with the Chamber of Commerce were dinner in honor of officers of U.S. Fleet; luncheon for Commodore John Rodgers and his crew; luncheon for the vice-admiral and officers of Japanese training squadron. Entries for annual domino and golf tournament largest on record. Luncheon guest B. C. Forbes prophesied that the San Francisco Commercial Club would become the leader in establishing San Francisco as one of the two cultural centers of the United States.

1926 R. C. WARD, *President*

Additions and betterments to Club quarters, begun in 1925, completed at cost of nearly \$50,000. Additional rent \$10,580. Outstanding events: annual Jinks; annual Christmas luncheon. New attendance record of 1,200 set on day of Christmas luncheon.

1927 CHAS. W. FAY, *President*

Expenses up about \$2,500, mostly for salaries; 8,000 more meals served than in preceding year, but dining room still

showed a loss. Walter H. Ramage appointed Manager, succeeding Chas. F. Ryan, who was seriously ill. Junior membership over two hundred.

1928 CHAS. W. FAY, *President*

Walter Ramage resigned as Manager and Leslie Houdlette was appointed to succeed him.

1929 M. H. ROBBINS, *President*

Members reminded that this is a club of business men, not just a place to eat in the middle of the day; that it is the responsibility of each member to make old as well as new members feel a genuine club atmosphere; that members should show a spirit of unbending and friendliness to fellow members, even if a formal introduction is lacking. Few guest speakers, the Club pursuing a policy of selectiveness and inviting headliners only. Burden of debt removed, and funds were expended for overhauling of furniture and equipment without incurring further debt. Year of the stock crash.

1930 A. J. MOUNT, *President*

Unaware that stock crash in fall of preceding year was forerunner to worst depression in nation's history, Club pursued a policy of "business as usual." Expended \$40,023 for complete renovation of quarters, including new carpets, rugs, drapes, furniture coverings; new china and silver service; new kitchen equipment. Entire cost paid out of accumulated funds, leaving \$17,225 still in reserve fund at end of year. 198,624 attendance topped all preceding years. Resignations also higher, with 229; but 366 new members were enrolled and year ended with net increase of 75. Entry fees totalled \$16,150, highest since 1922. Hugh K. McKevitt chairman of the membership committee.

1931 HOWELL LOVELL, *President*

Club keenly aware of business depression. Held its own with other clubs, but net loss in membership 271. Salaries and wages of employees reduced 10%. Twenty-one Club functions held jointly with the Chamber of Commerce. New attendance record set on the day of the California Luncheon, honoring new football coach Bill Ingram, when 1,326 persons were served! Losses soared from \$5,908 previous year to \$21,780. Difference represented primarily by decline in receipts from entry fees and dues.

1932 G. HAROLD PORTER, *President*

Distressing condition of nation's business reflected in Club's financial status. Record loss of \$25,459. Reduction in rent reluctantly granted by building. Club rooms closed on Saturdays during vacation period. Entrance fees waived and 205 new members obtained. Four hundred and sixty-one resignations accounted for net loss of 340 members. At a "Bridge Victory" luncheon, held jointly with the Chamber of Commerce on October 18, Leland Cutler reported the successful financing of the Bay Bridge. Senators Johnson and Shortridge both present.

1933 ROBERT C. NEWELL, *President*

Membership reached low of 1,315 in July. Special membership committee of fifty, headed by Thos. B. Smith, obtained 518 new members, achieving a net gain of 88 for year. Number of meals dropped to 143,644 from 1930 peak of 198,624. Loss \$18,484. Following repeal of the Volstead Act, California banquet room was converted into a tap room. This move, undertaken when the financial status of the country, the city, and the Club was at its lowest ebb, later proved to be one of the most profitable in the Club's history.

1934 H. R. GAITHER, *President*

General business conditions continued to improve. Club loss declined to \$6,742. Profits from taproom were \$6,670 compared to \$161 from the "Bar" in 1933 (during prohibition years, the "Bar" had sold cigars, cigarettes, and candy only). Membership continued at about 75% of year 1930 level; 67% of 1922 peak. Major General J. G. Harbord, Board Chairman of the Radio Corporation of America, was guest speaker on March 19. He referred to San Francisco as the Radio Capital of the Pacific. At this luncheon a practical demonstration of transoceanic communication was staged by RCA vice-president and former Club president G. Harold Porter. With instruments especially installed near the speaker's table, greetings were sent to David Sarnoff, RCA president, in New York; to the S.S. Santa Lucia and S.S. Mariposa, both at sea; to Honolulu, Shanghai, and Tokyo. Messages were dispatched immediately preceding General Harbord's address and responses were received before the adjournment of the meeting one half hour later. Distinguished guests at the speaker's table included Wm. H. Crocker, General Hunter Liggett, Major General Malin Craig, and Chamber of Commerce president J. W. Maillard.

1935 R. E. FISHER, *President*

In common with business generally, Club gained financially. Overall loss declined to \$4,512 as Tap Room profits rose to \$10,283. Ex-President Herbert Hoover, Roger W. Babson, and Major General Jas. C. Breckenridge were honored at luncheons.

1936 W. M. HALE, *President*

Lease on Club quarters extended, on basis of payments proportional to membership. Remainder of obligations incurred for construction of Tap Room was retired. Elevator service limited because new equipment was

being installed in building. Customary Open House and membership campaign not held on that account. No distinguished guests entertained for same reason. Membership declined to 1,619.

1937 DON E. GILMAN, *President*

Resigned in mid-year, because of change of residence to Los Angeles, and was succeeded by Arthur E. Cooley. Best year financially since 1927. Losses declined to \$1,004. No membership campaign, because of uncertainties arising from unwarranted "quickie" strike called by culinary unions in September. Entry fees only \$1,225 compared to average of nearly \$7,000. Profit realized on dining room operations for first time since 1926. Tap Room profits increased to \$10,340. Installation of new elevators completed.

1938 ARTHUR E. COOLEY, *President*

After eleven years in the "red," Club finances finally wound up in the "black" for year 1938. Golden Gate International Exposition in offing. Business activity in San Francisco accelerated. Year saddened by deaths of Mr. Burt H. Storm, Assistant Manager, following seventeen years service, and of famed chef Jules Aubertin, after thirty years service.

1939 P. A. COXON, *President*

As in 1914, war declared in Europe on the eve of 1939 Exposition, casting a pall over this event held to celebrate completion of San Francisco's two great bridges. Feeble show of gaiety, but year marked by visits of distinguished guests. Aggressive action of directors yielded net increase in membership for the first time since 1932. New kitchen equipment installed at cost of \$10,000. Difficulty in obtaining imported food and beverage items anticipated by purchases considerably in excess of normal requirements.

1940 JOE G. SWEET, *President*

Carnival Night stag party held October 23. Two hundred members attended for dinner, dominoes, bridge. Outstanding events included National Maritime Day, Stock Exchange luncheon, annual Christmas luncheon.

1941 V. E. BREEDEN, *President*

Rising tide of business uncertainty and increasing induction of men into the armed forces reflected in Club membership. Enrollment declined to 1,599 at the close of year. In addition to stag dinner and annual Christmas event, nine luncheons held in honor of prominent speakers. Five thousand dollars expended for new carpet in main dining room. Monthly dues increased from \$4.00 to \$5.00. Club profits rose to \$16,547.

1942 V. E. BREEDEN, *President*

Membership declined to 1,477 but profits increased to \$24,937. At year's end, in his annual report to members, President V. E. Breeden said: "The future is most uncertain. We can only hope that the effect of further induction of members into the armed forces, labor turnover, high costs, food rationing, and general business uncertainty will not seriously impair the quality of our services throughout the coming year."

1943 H. R. HIGGINS, *President*

Club had best year financially in its history. Profit on meals \$23,469—nearly double the amount for all previous years combined! Bar profit \$21,486. Total profit \$41,042. Increasing use of Club facilities by members made it necessary to limit resident class to 1650. Honorary temporary memberships granted seventy members who had entered various branches of the armed services and to eighty-one commissioned officers stationed in San Francisco. Sixteen luncheons held to honor celebrated guests.

War brought many new and complex problems of management, admirably solved by the Club's able executive secretary-manager, Leslie Houdlette, in cooperation with board of directors.

1944 JOSEPH J. GEARY, *President*

Newly established membership quota of 1650 filled, and waiting list numbered sixty. Meals totalled 193,383, second only to 198,624 in 1930. Increased patronage taxed facilities to utmost. Twelve thousand dollars set aside for postwar rehabilitation.

1945 MARSDEN S. BLOIS, *President*

In the wake of V-J Day, Club experienced its busiest Christmas season. 58th annual Christmas luncheon on Wednesday, December 16. Dinner two nights later for members and their ladies. Capacity attendance at both events. Again, on the evening of December 26, dinner served and regular Christmas program presented to 500 returning veterans who had docked in San Francisco that day en route to their homes from Pacific war theatres. Photographs of group later mailed to the nearly 400 men who had requested them. Forty-four states represented.

Resident membership limit raised to 1680 to cover an increase in rent. Waiting list continued to grow; when it reached 125 early in the year, further applications were discouraged. Dollar guest charge imposed on San Francisco guests as dining room attendance swelled to such proportions that members were forced to wait half hour or longer for service.

1946 H. C. JUDD, *President*

Year largest in history in usage of Club facilities by membership. Resident membership limit of 1,680 retained and waiting list grew to 250. Club in healthy financial condition. Dining room charges raised slightly. Facilities of

Club shared by Chamber of Commerce and other organizations for luncheons honoring distinguished guests.

1947 G. S. PERHAM, *President*

Operating costs rose substantially. Faced with an estimated \$50,000 deficit for the ensuing twelve-month period, Club directors voted an increase in resident dues to \$7.50 a month, effective November 1. Christmas celebration expanded to three performances, at luncheons on December 16 and 23, and dinner December 17. Publication of Club History authorized.

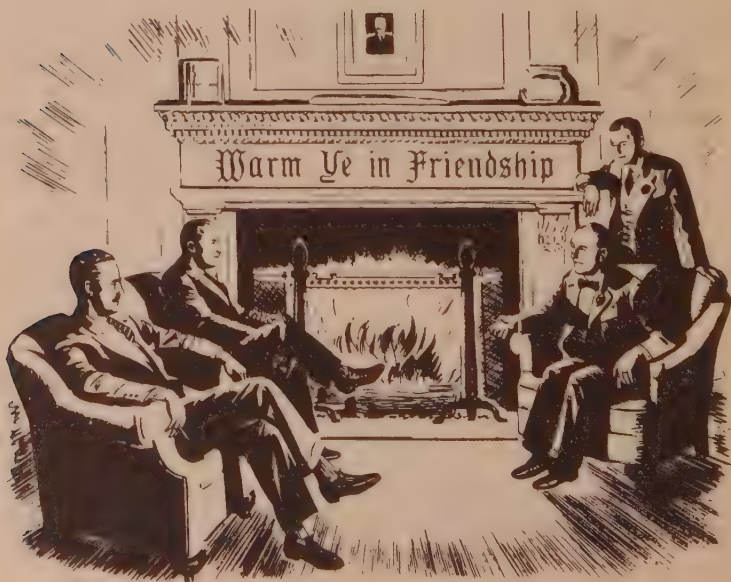
1948 G. W. MILLER, *President*

Dollarwise, the year was best in history of Club. Excess of income over expenditures was \$53,623.93. Surplus and reserves mounted to an all-time high of \$372,612.63—equal to \$216 per resident member. New lease, effective December 1, 1948, called for annual rent increase of \$24,000. Outlays for furniture and new equipment totalled over \$36,000. Ten special luncheons and one dinner were held in the main dining room. Best attended event was official San Francisco welcome to Olympic Games participants, with 555 guests; but National Maritime Day (551 guests) was not far behind. New by-laws and house rules were adopted at a special meeting on December 28. Dining room losses were reduced from \$32,664.24 to \$19,813.45, despite higher payroll and supply costs. Membership waiting list stood at 100. Guest charge continued.

1949 EDWARD V. MILLS, *President*

Rent increase, higher payroll, and lower revenues resulted in operating loss of \$660 for year; but current assets were roundly \$340,000 compared with current liabilities of about \$34,000, and net worth was over \$350,000. Improvements included the new Alcove Bar, enlargement of

Club offices, reconstruction of checkroom, new furnishings in both lobbies, and new equipment in kitchen and grill. A medical plan was adopted for Club's 120 employees, financed by 10 per cent assessment on private dining service, and discussions of a retirement plan were initiated. Attendance at special luncheons totalled 3,780, to which the three Christmas celebrations contributed 1,131—up 40 from the previous peak. Membership application list rose to 120, and waiting period was fourteen months. The refurnishing of the fourteenth floor lobby, which adjoins the Alcove Bar, provided members with the most comfortable place in the Club for noontime refreshment and relaxation. In the hearth bearing the inscription, "Warm Ye in Friendship," a fire is kept burning on all cool days. Thus the fireplace scene appearing on the back of Club menus and elsewhere has become a living as well as pictorial symbol of the atmosphere of good fellowship that pervades the quarters of the Club.



y-laws

1 9 5 0

The new By-laws appearing in this section were approved by the membership on December 28, 1948. They were prepared by the By-laws Committee, which completely re-wrote the old By-laws rather than add to an already cumbersome patchwork of separate amendments. Your Committee, while it conscientiously abided by the spirit of the original, endeavored to bring the new By-laws into full conformity with actual practices that have necessarily evolved as the Club grew from fewer than 300 members in the year 1910 to more than 1800 members at the present writing. Comprising the Committee which completed this sizable undertaking were Joseph B. McKeon, Chairman; C. W. Linge; G. W. Miller, Club President 1948; Edward V. Mills, Club President 1949; and Richard D. Brigham, Club President 1950.

By-laws of the San Francisco Commercial Club a California Corporation = January 1, 1950

ARTICLE I

The name of this corporation shall be San Francisco Commercial Club, hereinafter designated as the Club. *Name*

ARTICLE II

The emblem of the Club shall be a phoenix arising from a globe on which is inscribed the Club motto, "FOR THE GOOD OF OUR CITY." *Seal and Motto*

ARTICLE III

Section 1. The purpose of the Club shall be to promote the commercial welfare of San Francisco and Northern California. *Purpose*

Section 2. In furtherance of its purpose the Club shall provide a convenient place for San Francisco business men to meet regularly during the day without disrupting their routine work schedules. *Meeting Place*

Section 3. It shall establish and maintain suitable quarters and facilities for the reception of notable visitors to San Francisco and for the holding of luncheon and dinner meetings of chambers of commerce, trade and professional associations, and other organizations and groups whose aims are consistent with the purpose of the Club. *Reception Function*

Section 4. It shall serve as headquarters for visitors from affiliated clubs of other cities. *Headquarters for Visitors*

ARTICLE IV

Section 1. The membership of the Club shall consist exclusively of men over the age of twenty-one years elected in accordance with these By-laws and shall be composed of Resident, Non-resident, Temporary, and Honorary members. *Membership*

Resident Members *Section 2.* Resident members shall be those who have their principal place of business in San Francisco or who reside within thirty miles of the City Hall, to be known as the Club limits. Only Resident members shall be entitled to vote in Club elections, to hold office, and to propose new members.

Non-Resident Members *Section 3.* Non-resident members shall be those who neither have their principal place of business in San Francisco nor reside within the Club limits. For all purposes hereof residence within Club limits shall not be determined exclusively by legal domicile or voting precinct, but by opportunity for use and enjoyment of Club privileges. Any Resident member upon moving from Club limits may become a Non-resident member by written request.

Temporary Members *Section 4.* The Board of Directors, by unanimous vote of those present at any regular meeting, may admit to Temporary membership on conditions and dues it may prescribe such distinguished men as, but not exclusively, the Governor of the State of California, the Mayor of the City and County of San Francisco, the Commandant General of the Sixth Army, the Commandant of the Twelfth Naval District, or similar high ranking officers of the armed forces of the United States or of any friendly nation, including the dignitaries thereof, and the President and General Manager of the San Francisco Chamber of Commerce. Temporary membership may be terminated at any time by the Board.

Honorary Members *Section 5.* The Board of Directors, by unanimous vote of the entire Board, may elect as Honorary member for life or other designated period any distinguished citizen of the United States and any member of long standing who has rendered extraordinary service to the Club. Service as a Director or Officer of the Club in itself shall not be deemed to be extraordinary service within the meaning of this section.

Membership Limits *Section 6.* The number of members to be admitted to each class of membership may be limited by the Board of Directors and such limitation may be changed at any time in the Board's discretion.

Method of Election *Section 7.* Each application for Resident or Non-resident membership shall be signed by at least two

Resident members in good standing. Such application shall set forth the name, residence, occupation, and principal place of business of the applicant; also, the class of membership for which application is being made. The application shall be posted on the Club Bulletin Board for not less than seven days, after which it shall be acted upon by the Board of Directors at its next regular meeting. The unanimous vote of the Directors present at any regularly constituted meeting shall be required for election to Resident or Non-resident membership in the Club.

Section 8. Resignation from membership shall be in writing and shall be accepted by the Board of Directors upon payment by the resigned member of all fees, dues, charges, or other financial indebtedness to the Club.

Resignation

Section 9. Any member may be expelled for cause by a two-thirds vote of all members of the Board of Directors, provided that one month's notice in writing shall first have been given to the member that charges have been preferred against him, such charges being stated in the notice, and the member shall have been allowed the opportunity to appear before the Board in his own defense in accordance with Section 3 of Article VIII hereof.

Dismissal

Section 10. No member of the Club shall be personally liable to creditors of the Club for any indebtedness of the Club, and any and all creditors shall look only to the assets of the Club for payment. Title and ownership of all property of the Club shall vest in the Club and no member of the Club shall have any interest in the property of the Club except in the event of dissolution as provided in Section 12 of this Article IV of the By-laws. When membership is terminated by resignation, dismissal, death, or otherwise, all rights and interests acquired under said Section 12 shall revert to the Club.

Non-Liability of Members

Section 11. Upon termination of membership by death or resignation, the former member's son or business successor may apply for transfer of membership and the Board of Directors shall grant such transfer, subject to the new member's election in accordance with the regular procedure set forth in Section 7 of this Article IV of these By-laws; but this transfer privilege is effective only if application is made within ninety

Transfer of Membership

days and is accompanied by payment of any and all financial obligations to the Club which may be standing against the membership.

*Rights on
Dissolution*

Section 12. In the event of dissolution of the Club each Resident member then in good standing who holds any Club notes or other evidence of Club indebtedness shall be entitled to a pro-rata preference right and priority with other like members as a class in and to the excess assets of the Club remaining after payment of all corporate indebtedness and costs of dissolution to the extent of the amounts paid by such member or his predecessor in interest as a subscription to any Club building or improvement fund which have not been previously refunded with interest at the stated rate plus the amount or amounts paid to the Club by such member as an admission or transfer fee; and after the discharge of such preference and priority rights all Resident members of the Club in good standing at time of dissolution, and the estates of such members, shall participate in the residual assets of the Club.

ARTICLE V—FEES AND DUES

*Admission
Fees*

Section 1. Admission fees shall be as follows:

Resident Member	\$100
Non-resident Member . . .	50
Temporary Member	None
Honorary Member	None

The fee for conversion to Resident membership from any other classification shall be the difference between the amount, if any, previously paid as an entry fee and the amount of the prevailing Resident membership fee. If a member of any classification other than Resident has at any time previously held the status of Resident and has paid the full prevailing entry fee he shall not upon resuming Resident membership be required to pay an additional amount. Where memberships are transferred in accordance with Section 11 of Article IV of these By-laws, the transferee shall pay a transfer fee of \$25.00. Admission and transfer fees may be reduced or waived from time to time for a limited period by a majority vote of the Board of Directors.

Section 2. Monthly dues shall be as follows:

Resident Member \$7.50

Non-resident Member 2.50

Temporary Member . . . Such sum as
the Board may fix when
electing such member

Honorary Member None

*Monthly
Dues*

Monthly dues may be changed from time to time by a two-thirds majority vote of the entire Board of Directors.

Section 3. Dues of Resident members shall be paid monthly in advance. Indebtedness other than dues incurred during one month shall become due and payable on the first day of the next succeeding month.

*Payment of
Dues and
Indebtedness*

Section 4. Dues of Non-resident members shall be paid semi-annually in advance and other indebtedness on the first day of the month following its accrual.

*Non-Resident
Dues*

Section 5. All dues and other indebtedness shall become delinquent if unpaid on or before the 25th day of the month in which they shall be payable. Notice of delinquency and request for payment of indebtedness shall be sent immediately by registered mail to a delinquent member at his address as it appears on the records of the Club. A delinquent member shall be immediately deprived of all rights and privileges of the Club and he shall not be permitted to incur any further indebtedness to the Club while his delinquency continues. If a delinquent member fails to pay his indebtedness within thirty days after mailing of notice of delinquency, the fact of such delinquency and notice and failure to pay shall be reported to the Board of Directors at its next regular meeting and the Board shall declare the membership terminated. Notice of termination of membership shall be forwarded to the member; but such termination shall not release any liability of the member to the Club for indebtedness outstanding, including dues for the current month. The Board of Directors shall have the right to withhold termination of membership if the termination in its opinion would be unjust, improper, or inadvisable under the circumstances.

Delinquency

Section 6. Notwithstanding that a member may have tendered his resignation or have ceased to be a member of the Club because of death, delinquency, or other-

Debts

wise, any sums due the Club shall be and remain a debt in favor of the Club, enforceable against such member and his estate or assigns. The resignation of a member of any class shall not be accepted until and unless he shall have first paid his dues for the current month together with any and all his other indebtedness to the Club.

ARTICLE VI—CLUB GOVERNMENT

Board of Directors *Section 1.* The government of the Club shall be vested in twelve of its Resident members who shall be known as the Board of Directors.

Officers *Section 2.* The Board of Directors shall elect annually from its number a President and one or more Vice-presidents. It shall also elect an Executive Secretary who need not be a member of the Club.

Terms of Office *Section 3.* Each of the twelve Directors of the Club shall serve for a term of three years and until his successor is elected. Four new Directors shall be chosen annually to fill the vacancies created by the retirement of Board members whose terms have expired.

Election of Directors *Section 4.* To succeed the four Directors whose terms have expired, and to fill such other vacancies as may have occurred since the preceding election, a Nominating Committee shall each year nominate the requisite number of Resident members in good standing for Directors of the Club. A list of these nominees shall be signed by members of the Nominating Committee and posted on the Club Bulletin Board before noon on the first Thursday in January, except that when the first Thursday falls on New Year's Day the second Thursday shall be the posting date and all subsequent dates mentioned in this Section 4 shall be extended one week. Any five Resident members in good standing may nominate a different group of qualified candidates, such list to be signed and posted before noon on the second Thursday in January. In the event that opposition candidates are so nominated a meeting of Club members shall be held on the third Thursday in February for the purpose of electing new Directors, and notice thereof shall be mailed by the first Thursday in February to all members; otherwise the nominees of the Nominating Committee shall be deemed unanimously elected and

shall assume office at the annual meeting of the Board to be held on the third Thursday in January; but if a membership meeting is necessary on the third Thursday in February, the new Directors shall take office and the annual meeting of the Board shall be held on the latter date.

Section 5. Immediately following each annual election the newly constituted Board of Directors shall meet to elect Club Officers as specified in Section 2 of this Article VI of these By-laws.

*Election of
Officers*

Section 6. If a vacancy shall occur in the office of President or Vice-president, the Board of Directors shall elect one of its members to fill such a vacancy for the remainder of the year. If a vacancy shall occur on the Board of Directors, the Board shall elect a Resident member in good standing to fill the vacancy for the interim period until the next annual election. If a vacancy shall occur in the office of Executive Secretary, the Board shall elect a successor.

Vacancies

Section 7. The powers and duties of the Board of Directors shall be as follows:

*Powers and
Duties of
the Board*

- (a) Generally, to consider and pass on all matters of policy affecting the Club;
- (b) To make, amend, and enforce rules regulating the use of the Club Rooms and to impose suitable penalties for violations of such rules;
- (c) To make, amend, and enforce rules for its own government;
- (d) To elect and remove at pleasure, either with or without cause, the Executive Secretary of the Club;
- (e) To amend these By-laws as provided in Article IX, Section 2, hereof;
- (f) To provide by resolution for the attendance of its members at Board meetings and for the removal of any member thereof by unanimous vote of the entire Board, excluding the vote or votes of the offending member or members, for any violation of such resolution.
- (g) To appropriate from the Club funds such moneys as are required for the prudent, proper and efficient management of the Club in keeping with the Club's tradition of superior cuisine, service, and facilities;

(h) By a two-thirds vote of the entire Board, to borrow money and incur indebtedness for the purposes of the Club, with or without security; to issue bonds, debentures, coupons, notes and other negotiable or non-negotiable instruments or securities and to secure the same by mortgage or deed of trust or otherwise upon the real and personal property of the Club; to issue notes or other obligations of the Club which when bearing the signatures of the President and the Executive Secretary shall be binding upon the Club;

(i) To delegate to the Executive Secretary all powers and duties which have not been specifically reserved to Officers or the Board.

*Duties of the
President*

Section 8. The President shall preside at all meetings of the Club and of the Board of Directors. He shall have his signature affixed to major contracts and obligations of the Club, but shall not be required to sign checks for routine operating expenses or for capital outlays up to \$10,000 which have been previously approved by the Board. He shall appoint chairmen of committees from members of the Board and may serve as ex-officio member of any or all committees.

*Duties of the
Vice-President*

Section 9. The Vice-president shall, in the absence of the President, preside at meetings of the Club and of the Board. He shall also perform such other of the President's duties as shall be requested of him by the Board.

*Duties of the
Executive
Secretary*

Section 10. The Executive Secretary shall be responsible for the performance by himself and by his staff of all the duties normally delegated to the secretary, treasurer and general manager of a corporation, namely:

(a) To keep a record of all the proceedings of the Directors and of the Club;

(b) To conduct the official correspondence of the Club;

(c) To collect members' fees and dues and all other moneys of the Club for deposit in such bank or banks in the City of San Francisco as the Board may approve;

(d) To pay all valid and just bills and obligations of the Club when due;

(e) To render such accounts and statements as may be requested from time to time by the Board of Directors;

(f) To print and mail to all members, on or before the first Thursday in each February, an Annual Report and Statement of Financial Condition of the Club for the preceding calendar year;

(g) To employ and discharge all employees of the Club, to fix employees' compensation, to prescribe their duties, and to require from them security for faithful service, all subject to the provisions of these By-laws, to the laws of the State of California, and to the terms of any contracts which shall now or hereafter be entered into by authorized representatives of the Club;

(h) To negotiate and enter into contracts with labor unions relative to terms and conditions of employment of their members who may be required for the rendering of Club services, such contracts to require approval of the Board only in cases where terms extend beyond the end of the then current calendar year and where wage or other compensation provisions may require an increase in the amount of funds previously voted for conduct of the Executive Secretary's office and functions;

(i) To do and perform every act or thing whatsoever permitted by law that may be for the best interests of the Club and which have not been specifically reserved to Officers, Directors or Committees by these By-laws.

Section 11. The Club shall retain the power to remove from office any or all Directors by a vote of two-thirds majority of the Resident members at a special meeting held for that purpose.

*Removal of
Directors*

Section 12. Special meetings of the Club shall be called by the Executive Secretary upon request in writing of ten Resident members in good standing, the purpose of the meeting to be set forth in said request, and the request to be made at least fifteen days prior to the scheduled date of the meetings. The Board of Directors may also, upon its own motion, call special meetings of the Club. Written notice of such meetings shall be mailed to all Resident members at least five days prior to the scheduled date of any meeting, and such notice shall state the purpose, time, and place of the meeting. All meetings of the Club shall be held in the Club Rooms whenever practicable and shall be conducted in accordance with Robert's Rules of Order.

*Special
Meetings*

Quorums *Section 13.* Fifteen Resident members in good standing shall be a quorum at any meeting of the Club for the transaction of business provided that notice has been given to all Resident members in accordance with the preceding Section 12 of this Article VI of these By-laws. Six Directors shall be a quorum at any regular meeting of the Board or at special meetings where all Directors have received one-day notice.

Directors' Meetings *Section 14.* Directors shall determine their own schedule of meetings, but in no event shall they meet less than once each calendar quarter. By resolution the Directors shall provide for the required attendance of its members at meetings as authorized by Section 7(f) of Article VI hereof.

Balloting *Section 15.* Voting shall be by voice or standing ballot.

ARTICLE VII—COMMITTEES

How Constituted *Section 1.* Immediately upon assuming office the President shall appoint various Directors to serve as chairmen of committees necessary for the proper functioning of the Club. These chairmen, in turn, shall appoint the members of their respective committees.

Standing Committees *Section 2.* Standing committees shall be as follows:

Building	Membership
By-Laws	Nominating
Finance	Program
House	Reception

Duties of Committees *Section 3.* Each committee shall at the earliest feasible time formulate a plan of action and submit it to the Board of Directors. To the extent of the Board's approval the committee shall then put its plan into effect.

Building Committee *Section 4.* The Building Committee shall consider the existing quarters of the Club with respect to its current and probable future requirements and formulate such plan of improvements, expansions, or new buildings as may be necessary or desirable for the satisfaction of those requirements.

By-Laws Committee *Section 5.* The By-laws Committee shall propose such amendments to the By-laws as may be necessary or desirable.

- Section 6.* The Finance Committee shall review all optional outlays of Club funds and recommend for or against expenditures on the basis of whether they may safely be made without imposing an unwarranted burden on the Club's resources. If current income is insufficient to meet necessary expenses, it shall propose methods designed to increase revenues. It shall investigate and report on various available means of financing any proposed major project such as construction of new quarters. *Finance Committee*
- Section 7.* The House Committee shall make and enforce rules governing the routine operations of the Club Rooms. *House Committee*
- Section 8.* The Membership Committee shall take such steps as may be required to maintain the membership of the Club at the level desired by the Board of Directors. *Membership Committee*
- Section 9.* The Nominating Committee shall make annual nominations for the Board of Directors in accordance with Section 4 of Article VI of these By-laws. *Nominating Committee*
- Section 10.* The Program Committee shall schedule speakers, entertainments, and special events to be held under the exclusive auspices of the Club or sponsored jointly with other organizations. *Program Committee*
- Section 11.* The Reception Committee shall extend the hospitality of the Club to all guests of the Club, particularly to honor guests appearing at Club functions and visitors from affiliated clubs of other cities. *Reception Committee*

ARTICLE VIII—DISCIPLINE

- Section 1.* The Board of Directors shall have the power to impose a fine or fines, not to exceed \$100, and may suspend or expel any member for conduct which, in the opinion of the Board, is detrimental to the Club. *Penalties*
- Section 2.* When a member's offense is of such a nature as to admit of apology or reparation, the Board shall have the power to require the offender to apologize or make reparation, and may fix a time within which it shall be done; and failure of the member to comply shall be sufficient grounds for his suspension or expulsion, as the Board may deem just. *Apology or Reparation*

Notice to Member *Section 3.* Five days' notice in writing shall be mailed to the member concerned, of the time when his suspension or expulsion will be considered by the Board of Directors, and such member may at the time fixed therein appear in person before the Board and show cause why he should not be suspended or expelled.

Appeal *Section 4.* A meeting of the Club to consider such suspension or expulsion shall be called at any time within thirty days of the receipt by the President of a written request signed by ten Resident members in good standing, at which meeting an appeal may be made from the decision of the Board of Directors, and the membership may be restored by a two-thirds vote of the members present.

Reporting *Section 5.* It shall be the duty of any member who witnesses or has knowledge of a breach of the By-laws or House Rules of the Club to report same to the Executive Secretary.

ARTICLE IX—BY-LAWS

Interpretation *Section 1.* On all questions arising as to the interpretation of these By-laws the decision of the Board of Directors shall be final unless overruled by the Club at a general meeting or at a special meeting invoked for the purpose.

Amendment *Section 2.* These By-laws, with the exception of Sections 1, 2, 3 and 4 of Article VI, may be amended at any time by the Board of Directors, provided that notice thereof be posted on the Club Bulletin Board, and beginning on the 7th day after such posting any amendments so made shall be binding upon the members unless and until rejected by them at a regular meeting of the Club or at a special meeting of the members called for that purpose. Sections 1, 2, 3 and 4 of Article VI, excepted above, may be amended only by the Club membership at large, in accordance with the provisions of Section 9,400 of the Corporation Code of California. It shall be the duty of the Board to present to the members in each Annual Report such amendments to the By-laws as may have been made during the year covered by such report.



California Street from Sansome—1950. Merchants Exchange Building is third from left. Commercial Club quarters comprise its top three floors.

Written and produced by
LELAND Q. SVANE

SAN FRANCISCO COMMERCIAL AND FINANCIAL
DISTRICT FROM RUSSIAN HILL 1950





SAN FRANCISCO COMMERCIAL CLUB

HOUSE RULES AND



ROSTER



San **F**rancisco
Commercial **C**lub

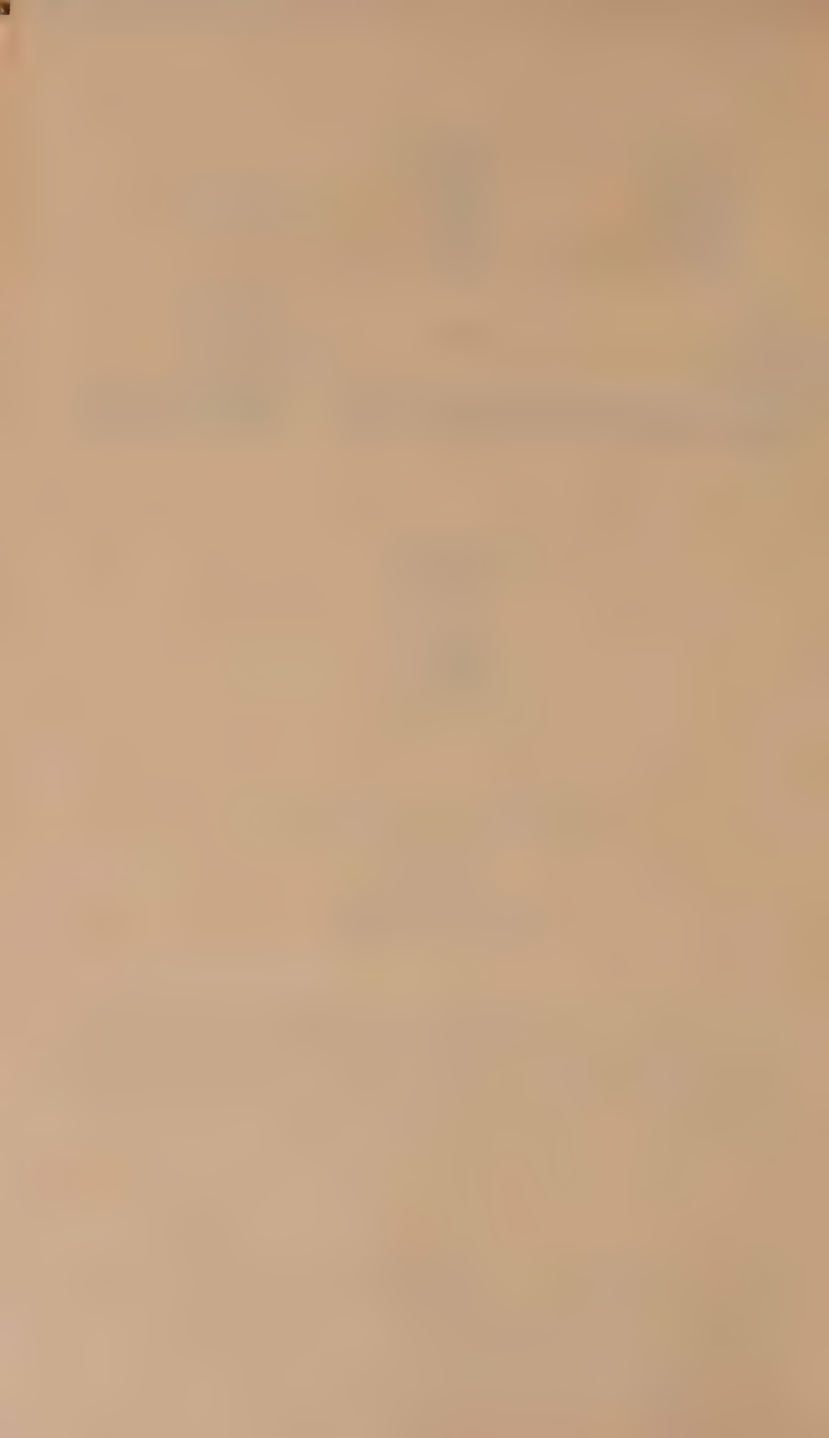


HOUSE RULES
AND
ROSTER

*Organized 1851 as San Francisco Committee of Vigilance
Re-organized 1887 as San Francisco Merchants Club
Incorporated 1910 as San Francisco Commercial Club*

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MERCHANTS EXCHANGE BUILDING
SAN FRANCISCO, CALIFORNIA



House Rules

OF THE SAN FRANCISCO COMMERCIAL CLUB

January 1, 1950

The purpose of these house rules and regulations is to establish and maintain a standard of service, deportment, and orderly use of the facilities of the Club to the end that all members may more fully enjoy the privileges of the Club.

It shall be mandatory upon the Club management to enforce these house rules unless and until otherwise ordered by the Chairman of the House Committee.

RULE 1. The Club will be open from 9:00 a.m. to 7:00 p.m. except on Sundays and holidays, and except when otherwise ordered by the Board of Directors. The Club will be closed on the following legal holidays: January 1, February 22, May 30, July 4, Labor Day, September 9, Thanksgiving Day, December 25. *Club Hours*

RULE 2. Luncheon will be served from 11:30 a.m. to 2:00 p.m. The main dining room will be closed on Saturdays. *Dining Hours*

RULE 3. Private dining rooms may be made available to members and their guests upon advance application to the management. A member making such reservation shall be billed for and shall be obligated to pay all charges in connection therewith. *Private Dining Rooms*

RULE 4. Regular and frequent reservation of preferred tables in the Grill and Main Dining Rooms shall not be allowed; but such tables may be occasionally reserved for members who are entertaining out-of-town guests, except that in no event shall these tables be held after 12:15 p.m. *Reserved Tables*

Ladies' Day RULE 5. Ladies may be admitted to the Lounge and Grill Room on Saturdays, when accompanied by members.

RULE 6. Ladies may be admitted to the Lobby and Main Dining Room on occasions when special luncheons are being held.

Club Property RULE 7. No member, guest or visitor shall take any article belonging to the Club from the Club premises, or remove from the Club reading room any books, pamphlets, or newspapers, or mutilate or destroy same. Members will be held liable for loss or damage to Club property caused by themselves or their guests.

Club Employees RULE 8. No employee shall be sent from the Club on an errand for a member. No employee shall be reprimanded or in any way punished by a member. Any inattention to duty or lack of courtesy on the part of a Club employee shall be reported to the Club management.

Gratuities RULE 9. Giving gratuities to employees, except through the Christmas Fund, is prohibited. Members violating this rule subject themselves to discipline and insure the prompt discharge of the employees receiving the gratuities.

Games RULE 10. The power to control, regulate or prohibit all games of chance which, in its opinion, are apt to bring the Club into disrepute or disrupt harmonious relations between members is reserved to the Board of Directors.

Conversation RULE 11. Conversation shall not be permitted in the reading-room. Loud talking and boisterous conduct are strictly prohibited anywhere in or about the Club rooms.

Minors RULE 12. No person under the age of twenty-one years shall be admitted to the cocktail lounges and bars.

Indebtedness RULE 13. No member's indebtedness to the Club shall exceed \$200.00 in one month. Whenever a mem-

ber's indebtedness shall reach the sum of \$200.00, his further credit shall be stopped until the entire amount due shall have been paid. The cashing of members' checks shall be limited to the amount of \$50.00 on all days except holidays when such limit shall be \$25.00.

RULE 14. No gathering or demonstration of a partisan, political, sectarian or religious character shall be allowed in the Club rooms during Club hours, except in private rooms when their use has been granted by the House Committee. *Partisan Meetings*

RULE 15. Notices, subscription papers or petitions, except such as relate to Club affairs, shall not be posted or circulated without permission of the Board of Directors. *Notices and Petitions*

RULE 16. Persons who have been dropped from the Club rolls for non-payment of indebtedness, or expelled for any reason whatsoever, or members under suspension, shall be barred from the Club premises. *Expelled Members*

RULE 17. The Club is not and shall not be held responsible to any member for the loss of property of any kind, howsoever occurring. *Member's Property*

RULE 18. All suggestions and complaints shall be made in writing, signed, addressed to the House Committee, and delivered to the Club Office. *Complaints*

RULE 19. Members shall be charged for telephone calls placed through the Club switchboard. *Telephone Calls*

RULE 20. The names and residences of guests and the names of members introducing them, must be recorded in the guest register provided for that purpose in the Club lobby. *Guests*

RULE 21. A member in good standing may extend the privileges of the Club to non-members who do not reside within a radius of 30 miles of the San Francisco City Hall. A guest card good for 15 days and renewable for a second period of 15 days shall be issued upon the member's application to the Club management. *Guest Cards*

- Guest Accounts* RULE 22. Members shall be held responsible for the unpaid accounts of their guests.
- Members of Affiliated Clubs* RULE 23. Visiting members of clubs which have reciprocal relations with the Club shall present their credentials at the Club office where they will be issued a guest card with renewal privilege.
- Guest Privileges* RULE 24. Guest cards entitle the holders to all the privileges of the Club, including the entertainment of guests, but do not entitle them to issue guest cards to others.
- Guest Charge* RULE 25. Members shall be charged one dollar (\$1.00) for each luncheon guest who resides within thirty miles of San Francisco.
- Penalties* RULE 26. Any violation of any of these house rules may be punished by fine, suspension, or expulsion, by the Board of Directors as provided in the By-laws.
- Amendments* RULE 27. The House Committee is authorized to amend these rules from time to time, subject to approval of the Board of Directors.

Roster

of Resident Members May 12, 1950

A

- L. R. ABERCROMBIE
Hartford Fire Insurance Co.
- RUSSELL ACH
Fromm and Sichel, Inc.
- AL ACOSTA
Stecher-Traung Litho. Corp.
- GEO. E. ADAMS
American-Associated Ins. Cos.
- JAMES L. ADAMS
Attorney
- WALTER H. ADAMS
British Consul (Commercial)
- WILLIAM H. AGNEW
Investment Securities
- P. B. AGUR
Johnson & Higgins of California
- RALPH C. AINSLIE
Great American Insurance Co.
- HAROLD E. ALBER
Lester Herrick and Herrick
- RALPH N. ALDRICH
Standard Oil Company of Calif.
- EUGENE H. ALEXANDER
Hartford Accident and Ind. Co.
- R. A. ALEXANDER
- IGNAZIO ALIOTO
Consolidated Fisheries, Inc.
- SAMUEL F. ALIOTO
Interocean Steamship Corp.
- SHELDON ALLEN
Leslie Salt Co.
- A. C. ALLYN, JR.
Investment Securities
- MARK ALTMAN
Insurance Broker
- PEYTON Y. ALVERSON
The New Zealand Ins. Co. Ltd.
- C. A. AMES
Shipping
- C. O. AMONETTE
Southern Pacific Co.
- C. C. ANDERSON
American-Associated Ins. Cos.
- J. H. ANDERSON
The River Lines, Inc.
- MATTHEW ANDERSON
Burns, Philp Co. of S. F.
- H. J. ANDREASSEN
Andreassen & Co.
- J. H. M. ANDREW
Union Ins. Soc. of Canton, Ltd.
- FRANK T. ANDREWS
Certified Public Accountant
- PHILIP ANTROBUS
Lloyd's Insurance
- C. A. ARATA
Allied Produce Co.
- GEORGE F. ARATA
Produce—Wholesale
- RUSSELL H. ARCHERD
Pearl Assurance Co., Ltd.
- VICTOR L. ARENTH
Southern Pacific Co.
- LELAND S. ARGALL
California Packing Corp.
- DOMINIC C. ARMANINO
American Trust Company
- GEO. A. ARMES
Retired
- JACK A. ARMES
- H. D. ARMSTRONG
Standard Oil Company of Calif.
- IAN ARMSTRONG
John Rothschild Co.
- JOHN C. ARMSTRONG
Amer. International Und., Inc.
- J. P. ARMSTRONG
Railway Supplies
- WILLIAM J. ARNETTE
Fidelity Mutual Life Ins. Co.
- O. J. ARNOLD
Baltimore & Ohio RR. Co.
- ROY ARNOLD
Insurance Broker

JULIAN F. ARNTZ
Bethlehem Pac. Coast Steel Corp.
 QUIN R. ARPIN
O'Hanlon Reports
 C. H. ARTRU
C. J. Hendry Co.
 A. H. ASCHERMAN
Grain & Feed
 W. A. ASHMAN
Atkins, Kroll & Co.
 WALLACE I. ATHERTON
Tubbs Cordage Company
 JAMES E. ATKINSON
Atkinson-Stutz Company
 KENNETH R. ATWATER
Columbian Rope Company
 HARRY E. AUSTIN
RCA Communications, Inc.
 FRANK M. AVERY
Retired
 E. TOWNSEND AYERS
Norfolk & Western Ry. Co.
 DAVID A. AYLING
Rathbone, King & Seeley

B

A. S. BABCOCK
Jann & Kelley, Inc.
 EDWARD BACCIOCCO
Wholesale Meats
 CARL L. BACH
Chas. Bach Co.
 E. W. BACHE
Municipal Bond Dealer
 JAMES A. BACIGALUPI, JR.
Crocker First National Bank
 ARVI E. BACKMAN
Cosgrove & Company, Inc.
 ROBERT M. BACON
Francis I. du Pont & Co.
 HENRY F. BADGER
Board of Fire Und. of the Pacific
 C. E. BAEN
Retired
 GEORGE O. BAHRIS
Roth & Bahrs
 ALAN R. BAILEY
Pacific Public Service Company
 HENRY E. BAILEY
Hammond Lumber Company
 ROBERT J. BAILEY
The Union Ice Company
 FRED B. BAIN
Leslie Salt Co.
 WALTER M. BAIRD
Price, Waterhouse & Co.
 JACKSON D. BAKER
The San Francisco Bank
 MAURICE BAKER
American Broadcasting Co.
 MERTEN B. BAKER
Burlington Lines
 M. L. BAKER
Oronite Chemical Co.
 WILLIAM P. BAKER
Regal Amber Brewing Co.
 FRED W. BALDWIN
Lt. Col., U. S. Army (Retired)
 EDWIN J. BALL
Standard Oil Company of Calif.
 W. E. BALL
Stauffer Chemical Company
 G. C. BALLARD
Marsman Co. of California
 JAMES S. BANCROFT
Food Broker
 RENOLDS J. BARBIERI
Bank of America NT&SA
 JACQUES BARDAC
Banque de l'Indochine
 GEORGE V. BARDET
M. J. B. Co.
 H. ZIEGLER BARE
Tri Valley Packing Association
 E. L. BARGONES
Steamship Agency
 M. S. BARNES
General Electric Co.
 FRANK H. BARNETT
Henderson and Co.
 FRED E. BARNETT
Fred E. Barnett Co.
 IRA W. BARR
Attorney at Law
 WILLARD BARR
Southern Pacific Co.
 DAVID A. BARRY
Pearl American Group
 E. B. BARRY
St. Paul Fire & Marine Ins. Co.
 GEORGE C. BARRY
Barry, O'Neill & Dedekam

- JOHN BARRY
Barry & Carr
- JOHN A. BARTHROP
United States Lines Co.
- EDWARD M. BARTLETT, JR.
Rheem Mfg. Co.
- THOMAS V. BARTON
Mining
- ALVIN P. BAUKOL
San Carlos Canning Company
- JOHN T. BEALES
Retired
- ROBT. S. BEALL
The New Jersey Zinc Sales Co.
- IVAN R. BEAN
Bank of America NT&SA
- VIRGIL BEAN
Standard Oil Company of Calif.
- LLOYD BEANSTON
General Chemical Co.
- J. J. BEARDSLEY
Otis, McAllister & Co.
- CLAUDE BEATTY
The Curtis Publishing Company
- WORTHAM C. BEAUMONT
Beaumont and Hohman, Inc.
- MORTON C. BEEBE
A. M. Beebe Company
- H. GORDON BEESLEY
Atlantic Mutual Insurance Co.
- CLARK BEISE
Bank of America NT&SA
- ALFRED D. BELL, JR.
Hobbs Wall Lumber Co.
- R. R. BELLINGALL
P. W. Bellingall
- GEORGE J. BENKIE
Yorkshire Insurance Company
- H. J. BENNETT
Steel Products
- MAJOR ALBERT E. BENSON
Pac. American Tankship Assn.
- WILLIAM E. BERELSON
D. B. Berelson & Company
- L. P. BERGMAN
Railway Express Agency
- H. C. BERNSTEN
Amer. Newspaper Pub. Assn.
- EDWARD M. BEROL
Attorney
- DAVID A. BERONIO
Levi Strauss & Co., Inc.
- R. E. BERRIDGE
Consolidated Chemical Ind., Inc.
- C. E. BERRINGER
Dealer—Hay & Grain
- EARL F. BETHARDS
Lester Herrick and Herrick
- HORACE T. BEVERLY
Attorney
- CHARLES A. BIGELOW
Stone & Webster Eng. Corp.
- K. BIGGART
H. M. Newhall & Co.
- C. M. BIGGS
Southern Pacific Co.
- H. T. BIRR, JR.
First California Company
- RICHARD S. BISHOP
Attorney
- SHERMAN A. BISHOP
California Redwood Association
- HAROLD BISHOPP
Hartford Accident & Ind. Co.
- NEWTON BISSINGER
Bissinger & Co.
- PAUL A. BISSINGER
Bissinger & Co.
- JAMES B. BLACK
Pacific Gas & Electric Co.
- ARTHUR E. BLAKE
Steamship
- WALTER M. BLAKE
Oxygen Mfg.
- CARL C. BLAND
Funch, Edye & Co., Inc.
- LEO P. BLANK
Stecher-Traung Litho. Corp.
- G. R. BLEECKER
Lumber
- C. HARRY BLEICH
Calif. & Hawaiian Sugar Refin.
- H. M. BLINN
Continental Can Co., Inc.
- LOUIS BLOCH
Crown Zellerbach Corporation
- MARSDEN S. BLOIS
Bank of America NT&SA
- LOUIS BLUMENTHAL
L. Blumenthal & Sons
- WALTER E. BODINGHOUSE
Petroleum
- ANDREW BODISCO
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- N. W. BOHON
Emerson Drug Co.
- F. E. BOLAND
Attorney
- WALTER M. BOLAND
General Electric Co.
- FRED C. BOLER
Standard Oil Company of Calif.
- ALEX. BOLTON
Parrott & Co.
- A. A. BOLTON
D&RG Western R.R. Co.
- ELMER W. BONSTIN
Cal-Union Agencies, Inc.
- EARL A. BORNFIELD
Oceanic Export Company
- ROBERT A. BOS
R. A. Bos and Co., Inc.
- R. B. BOSTWICK
Indemnity Ins. Co. of N. A.
- H. C. BOTTORFF
Fireman's Fund Insurance Co.
- L. E. BOURQUIN
General Petroleum Corp.
- CLARK A. BOWEN
Standard Oil Company of Calif.
- HERBERT BOWERMAN
Retired
- HARRY W. BOWERS
Atlas Supply Company
- SAMUEL O. BOWLES
Bowles Printing Corporation
- FRANK BOWYER
Schwabacher & Co.
- E. O. BOYER
General Mills, Inc.
- ERNEST J. BRADLEY
Matson Navigation Company
- FRANK F. BRADLEY
Wholesale Drugs
- J. M. BRADY
The Calstreet Company
- W. B. BRANDENBURG
Maryland Casualty Company
- HERMAN J. BRAUN
Johnson & Higgins of Calif.
- A. H. BRAWNER
W. P. Fuller & Co.
- A. H. BRAWNER, JR.
W. P. Fuller & Co.
- W. P. F. BRAWNER
W. P. Fuller & Co.
- T. O. W. BREBNER
Consul General of New Zealand
- BEN BREIT
Western States Ins. Brokers
- GEORGE W. BREWER
Rice Growers Association
- EUGENE A. BREYMAN
Zellerbach Paper Co.
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- WILLIAM C. BRIGHAM
Bethlehem Pac. Coast Steel Corp.
- ELLIOTT L. BRISTOW
Marsh & McLennan
- CAPTAIN D. C. BRODGINSKI
Keystone Shipping Co.
- N. C. O. BROGGER
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- ROY A. BRONSON
Attorney
- MILTON E. BROODING
California Packing Corporation
- F. E. BROOKMAN
Importer-Exporter
- J. A. BROPHY
Hartford Accident & Ind. Co.
- WILLARD A. BRORSEN
Photostat Corporation
- S. D. BROTHERS
Exporter
- C. A. BROUGH
Pac. National Fire Insurance Co.
- D. M. BROVAN
Insurance
- THEODORE BROWER
Marcus Brower & Co.
- ARTHUR N. BROWN, JR.
Edward Brown & Sons
- BELFORD BROWN
The San Francisco Bank
- BRADLEY E. BROWN
American Trust Company
- L. E. BIRDZELL
Bank of America NT&SA
- C. L. BROWN
Dyson Shipping Co., Inc.
- CARL G. BROWN
California Casualty Ind. Exch.
- EDRIC E. BROWN
The Pacific Lumber Company

FRED H. BROWN
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Interocean Steamship Corp.

JAMES CORWIN BROWN
Standard of Detroit Group

W. T. BROWN
American Can Co.

HARRY W. BROWNE
Talbot, Bird & Co., Inc.

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Pacific Diamond Bag Co.

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American President Lines

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American President Lines

M. J. BUCKLEY
American President Lines

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London & Lancashire Ins. Co.

J. F. BURK
20th Century-Fox Film Corp.

LESTER R. BURKE
Railway Express Agency

WARREN BURKE
United Air Lines

S. E. BURKENROAD
Parrott & Co.

RAMOND F. BURLEY
Latin Amer. S. S. Conferences

DONALD S. BURNES
S. L. Jones & Co.

ROY J. BURR
Western Newspaper Union

EDGAR G. BURT
Phoenix-London Group

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Millard S. Bury Company

LEWIS L. BUSH
American Trust Company

WILLIAM J. BUSH
West Coast Terminals

L. M. BUSSERT
*Standard Oil Company of Calif.**

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Fred J. Early, Jr. Co., Inc.

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Hartford Fire Insurance Co.

HARVEY R. BUTT
Radiomarine Corp. of America

C

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Johnson & Higgins

R. W. CABELL
Interocean Steamship Corp.

A. B. CAHILL
Sudden & Christenson, Inc.

L. M. CALDWELL
Fireman's Fund Indemnity Co.

ROBERT E. CALDWELL
Hammond Lumber Company

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Retired

CAPTAIN ALLEN CAMERON
Joshua Hendy Corporation

ELWIN B. CAMPBELL
Howard Teminal

McCULLOCH CAMPBELL
The Crowell-Collier Pub. Co.

RALPH G. CAMPBELL
Quana, Acme & Pacific Ry. Co.

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Insurance

JOHN S. CAPLE
Union Pacific Railroad Co.

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A. Carlisle & Co.

RALPH A. CARMICHAEL
Insurance Broker

WALTER CARPENETI
Attorney

BRADLEY CARR
Insurance Broker

JAMES L. CARR
Pittsburgh & West Va. Ry. Co.

WM. HERBERT CARR
California Packing Corp.

HOWARD J. CARROLL
Southern Pacific Co.

JACKSON CARTER
Mohawk Petroleum Corp.

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Case-Walls Printing Company
- JOHN H. CASENAVE
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Thacher, Jones, Casey and Ball
- TINDALL EVANS CASHION
Arthur Andersen & Co.
- J. A. CASSIDY
Seeley & Co.
- R. F. CATHCART, JR.
Dun & Bradstreet, Inc.
- WILLIAM CATHCART
Marine Electric Co.
- HERBERT D. CAYFORD
Beaumont & Hohman
- BEN G. CECCHINI
Walston, Hoffman & Goodwin
- GEORGE T. CHALLONER
Pacific Electric Mfg. Corp.
- JOE W. CHAMBERLIN
Fitzpatrick and Chamberlin
- W. R. CHAMBERLIN, SR.
W. R. Chamberlin & Co.
- W. R. CHAMBERLIN, JR.
W. R. Chamberlin & Co.
- JOHN V. CHAMBERS
Industrial Indemnity Co.
- J. C. CHANDLER
1935 Franklin St.
- A. J. CHAPMAN
General Insurance
- R. A. CHAPMAN
Insurance
- J. D. CHAPPELL
National Outdoor Adv. Bureau
- ALLAN E. CHARLES
Attorney
- REY CHATFIELD
Food Broker
- J. T. CHATTERTON
Mackay Radio & Telegraph Co.
- T. LOUIS CHESS
Southern Pacific Co.
- ALLEN L. CHICKERING
Attorney
- JACK CHRIST
Insurance
- ARTHUR C. CHRISTIANSEN
Kerr Steamship Company, Inc.
- EDWARD W. CHURCH
Fire Insurance
- R. W. CHURCH, JR.
Madison Buyers
- DANIEL W. CLARK
500 El Camino del Mar
- DEARBORN CLARK
American-Hawaiian S. S. Co.
- EDWIN H. CLARK
E. H. Clark & Co.
- JAMES A. CLARK, JR.
Drayage
- JOHN E. CLARK
The American Insurance Co.
- JAY R. CLARK
The Dow Chemical Company
- OTIS CLARK
Reinsurance Underwriters, Inc.
- HENRY C. CLAUSEN
Attorney at Law
- MILTON B. CLAWSON
Ernst & Ernst
- M. A. CLEVINGER
Canners League of California
- W. T. CLEVERDON, JR.
Cleverdon & Co.
- CURTIS T. CLIFFORD
Fire Protection Engineering Co.
- J. HART CLINTON
Lawyer
- L. H. CLOUD
J. H. Winchester & Co., Inc.
- HUGH S. COBURN
Boston Insurance Company
- DWIGHT M. COCHRAN
Safeway Stores, Incorporated
- J. L. COCKBURN, JR.
Price, Waterhouse & Co.
- BERTRAM J. COFFEY
Farnsworth & Ruggles
- HAROLD M. COFFEY
H. M. Newhall & Co.
- HERBERT A. COHEN
Leather
- ROSS W. COKER
Retail Credit Co.
- GENE D. COLDIRON
James W. McAlister, Inc.
- CEDRIC S. COLDWELL
Real Estate, Insurance
- ROY P. COLE
Cole & DeGraf
- S. WALDO COLEMAN
North American Invest. Corp.

- L. H. COLLIER
Amer. Intl. Underwriters, Inc.
- A. B. COLLINS
Dela., Lackawana & West. R.R.
- R. LYNN COLOMB
Glens Falls Insurance Group
- FRANK C. COLRIDGE
Board of Fire Und. of the Pac.
- F. C. COLTRIN
Lewis & Coltrin
- C. C. COMBS
Shell Oil Company
- L. J. COMPAGNO
General Poultry Co.
- VINCENT I. COMPAGNO
Attorney
- J. J. CONEY
Hillcone Steamship Co.
- CLIFFORD CONLY
Retired
- EMMONS W. COOGAN
Prudential Insurance Co.
- FRANK COOK
United Fruit Co.
- ARTHUR E. COOLEY
Lawyer
- FRANK M. COOLEY
San Francisco Galv. Works
- GEORGE V. COOLEY
American Hawaiian S. S. Co.
- WM. O. COOPER
Underwriters Salv. Co. of N. Y.
- STANLEY G. COPPEL
Pacific Transport Lines
- J. W. CORBETT
Southern Pacific Co.
- DAVID NORMEN CORDS
Wholesale Lumber
- FRANK G. CORKER
Asso. Gen. Cntr. of Amer., Inc.
- CHANNING B. CORNELL
Retired
- J. A. COSMAS
Hermes Steamship Agency, Inc.
- B. P. COSTELLO
Union Pacific Railroad Co.
- DAN T. COSTELLO
Western Pacific R.R. Co.
- RALPH E. COTTER
California Canning Industry
- ROGER J. COUGHLIN
Comfort Paper Co.
- TOM B. COUGHRAN
Bank of America NT & SA
- EDWARD COUNIHAN
Knight-Counihan Printing Co.
- RUSSELL L. COUNTRYMAN
Norwich Union Companies
- F. C. COUPE
National Ice & Cold Storage Co.
- J. H. COUPIN
Western Pacific R.R. Co.
- J. HAL COWAN
Attorney
- M. S. COWEN
M. S. Cowen Co.
- C. G. COX
Nordberg Manufacturing Co.
- FRED PARR COX
Parr Richmond Industrial Corp.
- E. P. COXHEAD
JAMES F. CRAFTS
Fireman's Fund Insurance Co.
- DONALD CRAIG
Certified Public Accountant
- LLOYD T. CRAMER
Westinghouse Electric Corp.
- MALCOLM CRAVENS
Cravens, Dargan & Company
- HARRY M. CREECH
Attorney
- J. P. CRIBBIN
Pacific Maritime Assn.
- ROBERT B. CROFTON
Fire and Casualty Insurance
- W. W. CROCKER
Crocker First National Bank
- FRANCIS L. CROSS
Attorney
- GEORGE E. CROTHERS
Attorney
- THOMAS G. CROTHERS
Attorney
- GEORGE L. CROW
General Electric Company
- THOMAS CROWLEY
Crowley Launch & Tugboat Co.
- THOMAS B. CROWLEY
Crowley Launch & Tugboat Co.
- D. H. A. CRUICKSHANK
Canadian Bank of Com. (Calif.)
- THOMAS E. CUFFE
Pacific Far East Line, Inc.

IRVING S. CULVER
Gibraltar Warehouse
 EMMET E. CUMMINGS
Marine Office of America
 WILLIAM J. CUNEO
Luckenbach S. S. Co., Inc.
 CHARLES E. CURREY
Providence Wash. Ins. Co.
 PETER CURTIS
General Steamship Corp., Ltd.
 R. L. CURTIS
The Dow Chemical Co.
 RAY H. CURTISS
Yawman and Erbe Mfg. Co.
 W. G. CURTISS
Western Pacific R.R. Co.

D

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Barrett & Hilp
 CAPTAIN OWE DAHLGREN
Johnson Line
 GAYLERD L. DALES
Zellerbach Paper Co.
 W. F. DALLAM
Investment Securities
 FRANK M. DANA
Bank of America NT&SA
 ERNEST A. DANIELS
Victor Equipment Company
 L. B. DANIELS
Aviation Insurance
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The Bayer Co.
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Columbia Steel Company
 PHIL S. DAVIES
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Raphael Weill and Co.
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Fielder, Sorensen & Davis
 ROBERT O. DAVIS
Rhoades & Davis
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 JACK L. DAWSON
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Cosgrove & Company, Inc.
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General Paint Corporation
 KENNETH K. DEAN
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Research Secretary to Governor
 FRANK J. DeBENEDETTI
Meat Packer
 SANFORD DeBOW
Pacific Telephone & Tel. Co.
 HERBERT J. DeGRAFF
The Gray Line, Inc.
 FRED DeHOFF
Manufacturers Agent
 ARTHUR J. DE LA MARE
British Consul
 E. F. R. De LANOY
Holland-American Line
 L. T. DELLWIG
Blake, Moffitt & Towne
 JOSEPH DEL VALLE
Del Valle, Kahman & Co.
 JOHN M. DEMMER
Insurance
 ARMAND F. De PICHON
French Line
 BERNARD DE ROCHIE
Hines Publications
 AL DERRÉ
Crocker First National Bank
 ALBERT L. DESMOND
Canner
 RAYMOND DESTON
John Hancock Mut. Life Ins. Co.
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Albers Milling Company
 FRANK C. DICE
Regent Canfood Company
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Hartford Fire Insurance Co.
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Barry, O'Neill & Dedekam
 J. W. DIETERICH
Dieterich-Post Company
 J. M. DIGGS
American President Lines
 J. S. Di GIORGIO
Di Giorgio Fruit Corporation

ROBERT Di GIORGIO
Di Giorgio Fruit Corporation
 CHARLES J. DILKE
Manila Rope and Twine
 MARTIN J. DINKELSPIEL
Attorney at Law
 GEO. B. DINSMORE
Retired
 J. L. DIRICKX
Broker
 HAROLD C. DITTMAN
St. Paul Insurance Companies
 LELAND A. DOAN
The Dow Chemical Company
 M. S. DODD
The Dodd Warehouses
 N. S. DODGE
American Rubber Mfg. Co.
 FRED L. DOELKER
Johnson Line
 C. W. DOHERTY
North British Group
 BRUCE DOHRMANN
Chanslor & Lyon—Palace Corp.
 PHILIP A. DOLTER
American President Lines
 JOE B. DONNELLY
Schenley Distillers, Inc.
 JOHN D. DONOVAN
Electrolux Corporation
 R. E. DONOVAN
Standard Oil Company of Calif.
 HAROLD C. DORAN
Parrott & Co.
 FREDERICK W. DORR
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Dorward & Sons Co.
 F. M. DORWARD
Dorward & Sons Co.
 C. D. DOSWELL
United Fruit Company
 P. P. DOUGHERTY
Southern Pacific Co.
 CLARENCE DOUGLASS
Springfield Fire & Mar. Ins. Co.
 W. A. DOW
S. L. Jones & Company
 GEO. M. DOYLE
Crocker First National Bank
 H. E. DRAPER
Nickel Plate Road

HENRY W. DRATH
Bank of America NT&SA
 ROY N. DREIMAN
Pacific Public Service Company
 JOHN DRENTH
Employers Mut. of Wisconsin
 RALPH R. DRESEL
Ralph R. Dresel & Co.
 JOE H. DRESSEN
Texas & Pacific Railway Co.
 FRED DREXLER
Industrial Indemnity Co.
 HUGO W. DRUEHL
Pacific Public Service Company
 ARTHUR E. DUANE
American Trust Company
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Coffee Importer
 JOHN F. DUFF
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 THOMAS E. DUFF
Leon Israel & Bros., Inc.
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Encinal Terminals
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H. S. Crocker Co., Inc.
 L. G. DUNN
Pacific Far East Line, Inc.
 ROBERT DUNN
Ins. Co. of North America
 R. L. DUNN, JR.
New Process Service Co.
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E

F. C. EACHUS
Standard Oil Company of Calif.
 CAPEN EAMES
Family Circle Magazine
 CECIL E. EARHART
Federal Reserve Bank of S. F.
 F. J. EARLY, JR.
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National Carloading Corp.
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Bank of America NT&SA
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Moore Business Forms, Inc.
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W. R. Chamberlin & Co.
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Cigars and Tobacco
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 GROVER C. ELAM
Grover C. Elam Co.
 EUGENE S. ELKUS, JR.
Contractor
 ARTHUR ELLENBURG
California Packing Corporation
 DAVID ELLIOTT
International Ptg. Ink Corp., Ltd.
 F. F. ELLIOTT
Crane Company
 H. A. ELLIS
James Farrell & Co.
 RAYMOND L. ELLIS
Fireman's Fund Insurance Co.
 W. H. ELLISON
Consulting Structural Engineer
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De Laval Pacific Company
 R. L. ELWOOD
American Can Company
 RALPH R. EMERY
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Calif. Water Serv. Co., San Jose
- W. D. McCORMACK
Mor-Pak Pres. Corp., Stockton
- J. H. McEACHERN
Retired, San Anselmo
- E. DENMAN McNEAR
G. P. McNear Co., Petaluma
- DON J. MIDDLETON
Sacramento
- EUGENE J. MILLER
C. P. A., Salinas
- J. FARLEY MOHUN
Supervisor, Boys School
- FRANCIS J. MOORE
Manila, P. I.
- L. H. MOORHEAD
Insurance, Los Angeles
- ANDREW S. MOSELEY
Breakfast Club Coffee, Inc., L. A.
- J. A. MURPHY
Los Angeles
- WALTER M. MURPHY
Murphy Petroleum Company
- PAUL L. MUTH
Blyth & Company
- L. E. NEEL
Turlock Coop. Grwrs, Modesto

- A. T. NELSON
Calif. Western R.R., Fort Bragg
- E. A. NELSON
Brooke & Nelson
- C. C. NIELSEN
Reno, Nevada
- HERBERT A. NORTHON
Ford Dealer, Lakeport
- A. A. OLIVER
Land Owner, Mt. Eden
- EMERY OLIVER
Retired, Sacramento
- SEBRA M. PAINE
Land Development, Auburn
- D. SPAIN PARKER
Watsonville
- E. J. PEACOCK
Calco Chem. Div. Amer. Cyanamid
- G. SHELDON PERHAM
Retired, Mountain View
- CHAS. A. PERKES
Licensed Ship Broker, Pebble Beach
- MAURICE PETERSON
- JAMES T. PHILLIPS
Pacific Chem. & Fertilizer Co.
- H. H. PIERSON
Coastwise Line, Long Beach
- GEORGE K. PORTER
William L. Barrell Co., Inc., L.A.
- R. J. QUARTARDI
Modesto
- I. N. RANDALL
Los Angeles
- W. J. RESCH
Spreckels Sugar Co., Spreckels
- C. C. RICHFORD
Wash. Gen. Agcy., Inc., Seattle
- A. V. ROCHA
C. F. Sharp & Co., Inc.
- CHARLES J. ROGERS
Chas. J. Rogers, Inc., Hollywood
- CHAS. A. ROSSIER
Insurance
- F. N. RUMBLEY
Tank Truck Transport, Fresno
- W. F. RUMBLEY
Tank Truck Transport, Fresno
- REX SAWYERS
Hillside Food Co., Denver, Colo.
- HERMAN C. SCHIMPF
Crow Pub. Inc., Los Angeles
- ALBERT SEIDEMAN
New York, N. Y.
- EDGAR A. SEYMOUR
Hollywood
- C. F. SHARP
Steamship Agent
- ELTON S. SHAW
Stockton
- A. T. SIMMIE
Retired, Novato
- GEORGE P. SMALLMAN
Capt., USN, Retired, Los Gatos
- A. T. SMITH, JR.
Pacific Trk. Serv., Inc., San Jose
- OSCAR G. STEEN
Shanghai, China
- D. K. STRASSHEIM
Chicago, Illinois
- A. H. B. SVENDSEN
Pacific Chartering, Inc.
- CHARLES TAIT
Seattle, Washington
- A. H. TALMAGE
Pasadena
- E. A. TAYLOR
Los Angeles
- FRANK F. TERRAMORSE
Kentner Truck Line, Inc.
- E. A. TERRES
States Marine Lines, Wash., D.C.
- HAROLD T. THRASH
American Construction Co.
- FRED TODT
Fred Todt Co., Los Angeles
- COURTNEY S. TURNER
Merchants Exch. Realty Co., Inc.
- PAUL J. TYLER
Oroville
- E. G. UTLEY
Spreckels Sugar Co., Spreckels
- JOHN N. VALIANOS
Downey
- HAROLD von der LIETH
Oakland
- M. VONSEN
Grain, Petaluma
- CARL L. VOSS
Auto. & Truck Dealer, Salinas
- HIRAM V. WALKER
Amer. Mail Line, Ltd., Seattle

HEDLEY O. WANDS
*Rice Growers. Assn. of Calif.,
Sacramento*
M. J. WEBER
Puget Sound Stevedoring Co.
HOWARD E. WILLIAMS
Wine Growers Guild, Lodi
PAUL C. WILMORE
Reynolds Metals Company
D. B. WOOD
Canner, Stockton

W. B. WOOD
E. K. Wood Lumber Co., L. A.
WHITNEY WRIGHT
Murison Label Co., San Jose
WILLIAM Q. WRIGHT
Los Gatos
WALTER H. ZIEGLER
*Holly Sugar Corp.
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